

State Sen. Chip Shields

900 Court St. NE, S-421
Salem, OR 97301

Sen. Larry George

900 Court Street NE S-307
Salem, OR 97301

Re: Support of House Bill 3160

Greetings Senators,

My name is Eric Squires, a victim of insurance fraud in Oregon. I support HB 3160. DCBS has a case file on this: 338837 CO SJ

In this matter, it appears Farmers failed to vigorously defend me, apparently failing to supply a file to subrogation. Farmer's is unwilling to disclose the subrogation failure. Please note that I accuse Farmer's of incompetence, potentially collusion, but it is Allstate I cite as the fraudulent bad actor.

Allstate fabricated a Washington County Project Engineer to deflect the claim.

You will find an Allstate response dated 8-13-2008, a Washington County letter dated 10-23-2009, and a 2-27-2011 letter to Washington County Sheriff from me, following this summary cover letter. The comparison of the Allstate response to the DCBS investigation, with the Washington County letter from Director Lehtola, is indicia of fraud.

Farmer's and Allstate are noted as insurers involved in a motor vehicle collision WCSO 07-516199, Washington County case number.

Respectfully,

Eric D. Squires

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Allstate

You're in good hands.

August 13, 2008

Scott Morrison
Market Claim Manager

Sara James
Consumer Advocate
State of Oregon
Department of Consumer & Business Services
Insurance Division, Consumer Protection
350 Winter Street, N.E., Room 440
Salem, OR 97301-3883

Oregon Casualty
Market Claim Office

RE: Your File # 338837 CO SJ
Complainant: Eric Squires
Insured: Diane Brown
Policy Number: 064506985
Claim Number: 4286755378
Date of Loss: September 7, 2007
NAIC #: 19232
Oregon Certificate of Authority # 1009

RECEIVED

AUG 14 2008

Insurance Division
State of Oregon

Dear Ms. James:

Thank you for your recent correspondence concerning the September 7, 2007 claim for Eric Squires under the Allstate Automobile Insurance policy Diane Brown.

A review of our records indicates that we received notice of this loss on September 7, 2007. The claim was assigned to an adjuster who completed an investigation into this loss and made a liability decision based upon the investigation. The Allstate adjuster considered the statement of our insured driver, Diane Brown, the statement of witness, Debbie Key-Young, and the police report which included summaries of interviews of witnesses Carlos Castro and Ad Van Wetten. It should be noted that when the adjuster contacted the complainant, Eric Squires, he refused her request for a statement of facts and said that the liability determination could be made from the police report.

In her statement, our insured Diane Brown, indicated that she was stopped in the left turn lane for a red light at the intersection of 170th and Farmington Road waiting to make a left turn onto Farmington Road. She was the second vehicle in line in the left turn lane. Witness, Debbie Key-Young, was driving the vehicle directly in front of her. Ms. Brown stated that the light changed to a green left turn arrow. Once the light turned, the vehicle in front of her proceeded through the light and Ms. Brown followed behind her. As Ms. Brown began her left turn, she was struck in the intersection by Mr. Squires. The Washington County Sheriff's Office responded but no citations were issued.

In her statement, witness Debbie Key-Young indicated that she was stopped in the left turn lane for a red light at the intersection of Farmington Road and 170th. She was also waiting to make a left turn onto Farmington Road. She was aware Ms. Brown's vehicle was behind her. Ms. Key-Young indicated that the light changed to a green left turn arrow, and she began her turn. Before she had gotten to the cross walk, she heard a bang and saw that the vehicles had collided in her rear view mirror. Ms. Key-Young also indicated that she is very familiar with the intersection as she makes that turn almost daily and that 6 or 7 vehicles can make it through the left turn arrow before it changes. Ms. Key-Young stated that by the time she had turned around and returned to the scene, there were too many vehicles stopped to assist so she left her business card on the door of Ms. Brown's vehicle. She further indicated that she did not stay to talk to the police, but would have had she known that there was a dispute.

Witness Carlos Castro, was interviewed by the officer at the scene. He advised that he could not see the lights and did not know who had the right of way.

Witness Ad Van Welten was also interviewed at the scene. He stated that Ms. Brown was stopped in front of him at the light. He also stated that the light changed to a solid green and that both the front vehicle and Ms. Brown made a left turn while the light was a solid green.

In addition to the statements, the adjuster spoke with John Owens, a project engineer at Washington County to confirm the light sequence at the intersection. Mr. Owens indicated that the northbound light at 170th first is a protected left turn green arrow, next is a yellow left turn arrow, and then a green ball. With all three parties who were northbound on 170th indicating that they were stopped at a red light and the vehicles then proceeding into their left turn when the light changed, and the county engineer indicating that the light first turns to a protected left turn arrow.

After considering all the information available to her, the adjuster concluded that our insured was not liable for the loss, and that Mr. Squires was. Upon review, it does appear that the adjuster did conduct both a complete and reasonable liability investigation. Since Mr. Squire's insurance company disagrees with the liability investigation, Allstate did file inter-company arbitration to collect back for the damages which we have paid out on behalf of our insured, Diane Brown. It should be noted that the arbitrator on the property damage filing did find in favor of Allstate and our insured. It was found that State Farm had to pay \$12,834.86 to Allstate which included Ms. Brown's deductible as well as the damages which Allstate paid under her collision coverage. I have enclosed a copy of the arbitration award as well as copies of our insured's and witness statements and the police report for your review.

Ms. James, we appreciate the opportunity to review our handling of this matter. If you have any additional questions or concerns, please feel free to contact me directly at scott.morrison1@allstate.com or 503-603-5901. I will be pleased to assist you.

Sincerely,


Scott Morrison

Enclosures (4)

/ljn



WASHINGTON COUNTY
OREGON

October 23, 2009

Mr. Eric Squires
[REDACTED]
[REDACTED]

Dear Eric:

In response to your letter of October 16, 2009 (received October 19, 2009), the Washington County Department of Land Use and Transportation does not now, and did not in September 2007, employ a person named John Owens.

In reading the correspondence attached to your letter of inquiry, I asked the department's principal traffic engineer if anyone from traffic had spoken with anyone about the traffic signal at 170th and Farmington. I am informed that John Irwin (whose name might have been mistaken to sound like Owens) did speak with someone named Diane Brown on or about November 25, 2008. Mr. Irwin was not employed by the department in 2007, having been hired on June 18, 2008.

Sincerely,

Kathy Lehtola
Director

February 27th, 2011

Washington County Sheriff's Office

215 Adams Ave

Hillsboro Oregon 97124

This additional information supplements a previous complaint. (Reference WCSO 07-516199) I filed complaint with the Oregon Department of Consumer and Business Services Insurance Division (aka DCBS) regarding my dissatisfaction in the management of the automobile collision claim.

Both insurance providers supplied a written response following that complaint. The concern I forward to you is two-fold: Allstate employee Scott Morrison makes the representation that a Washington County Land Use and Transportation (LUT) Employee provided a response by phone to Allstate regarding fault determination between drivers, and this decision is in direct conflict with a Sheriff's Office Deputy (John Egg) who was dispatched to the collision site and determined fault in his report, referenced above. Further investigation let me to write to the (former) LUT Director, Kathy Lehtola. The second part of this concern is illustrated by the comparison and contrast between Morrison's (Allstate DCBS response), and Letolah's letter that refutes that Allstate response in writing, citing that there is no subject by the name of John Owen in the employ of Washington County, Oregon.

It appears Mr. Morrison or Allstate Adjuster Cheri Lynn, on behalf of Allstate, created a fictitious WashCo LUT Project Engineer in order to justify a denial of my claim.

Recommended action: Refer this matter to The District Attorney's Office.

Eric D. Squires

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