

STATE OF WASHINGTON



MIKE WATSON
CHIEF DEPUTY INSURANCE COMMISSIONER

P.O. BOX 40255
OLYMPIA, WA 98504-0255
Phone: (360) 725-7106

OFFICE OF
INSURANCE COMMISSIONER

October 17, 2005

Mr. Robert P. Simmons, Jr.
Executive Director
Farmers Insurance Company
of Washington
c/o Monika Farless
Northwest Business Service Center
13333 SW 68th Parkway
P.O. Box 23503
Tigard, OR 97223

VIA FACSIMILE TRANSMISSION
503-443-6240

Re: *Ethel Adams UM Claim – Truck Insurance Exchange*
Your File No. 167-803

Dear Mr. Simmons:

I have been asked by Commissioner Kreidler to intervene in this matter on behalf of Ms. Adams.

The information available to us at this point demonstrates that the denial of her claim by your company is not only unconscionable, but is contrary to public policy. I ask that you reconsider that denial and immediately notify Ms. Adams that Farmers Insurance Company will accept responsibility for the claim.

Should it be the intention of your company to maintain the denial, please forward to me a detailed explanation of the rationale for your action by the close of business on October 20, 2005.

Sincerely,

Michael G. Watson
Chief Deputy Insurance Commissioner

