

## PI FAX & Email ALERT

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### Allstate Abandons California

- Real intentions revealed

America's most anti-Chiropractic insurer announced that it would stop selling new home insurance policies in California. Plus demand a 12 % rate increase for its 900,000 existing customers.

Allstate, which pioneered litigating all small PI cases, spending huge amounts so that no one can afford to go to Superior Court, caused a stir by stopping its home insurance sales. Claiming that wildfires and fires created by earthquakes might sweep California, Allstate the third-largest home insurer announced the cutoff.

In fact, Allstate's announcement delighted competitors. State Farm recently cut its premiums by 20% expects to pick up new business. State Insurance Commissioner Steve Poisner called the decision "shortsighted". Still, Poisner predicted that homeowners would have little trouble buying new policies at reduced costs.

Allstate's management difficulties offer an opportunity to DC's. Why are any of us or any of our patients buying anything from Allstate? It's a good question. There are lots of insurance companies, not as viciously minded as Allstate.

Next time you examine your patient's auto policy, and you see its Allstate, suggest they make another choice at next renewal.

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California, Allstate Regional Vice President Hank Barge, has been widely quoted as having said that agents should "take customer satisfaction and throw it in the trash".

See [www.Allstateinsurancesucks.com](http://www.Allstateinsurancesucks.com)

### Big Win in Riverside County : Allstate Smacked

- DC vs. Orthopedist

Arthur Lopez was hit by Swearingen who ran a red light and T-boned the Lopez vehicle. Arthur's neck, wrist, ribs and low back were hurt. He sought the care of Ken Blake DC.

The damage to the Lopez vehicle was \$7558. As a pool cleaner he lost a lot of time from work, which the DC documented.

The jury awarded \$43,604. Allstate offered \$15,000 and Lopez demanded only \$37,000.

The defense hired Irvin Gettleman, a Palm Desert orthopedic surgeon, of whom the jury had little confidence. Gettleman in his last 20 court appearances testified for insurance companies 19 times.

Lopez vs. Swearingen. Riverside SC; INC025789, Oct 16, 2006

#### PRACTICE TIPS:

1. Good visual car damage make good cases
2. Not the usual "soft tissue". Blake proved that the wrist and ribs were also hurt
3. Loss of Earnings, was a huge factor allowing the jury to award more \$\$.

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Next PI Teleconference date is on:  
Thursday, June 14 at 1:00 pm  
E-mail [johntawlian@shawnsteel.com](mailto:johntawlian@shawnsteel.com) to make your telephone reservations.

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How to prevent med pay theft see:  
<http://www.shawnsteel.com/framedarticles.htm?pdf/MedPayCollectionKit.pdf>