

The Policyholder Advocate



Policyholders of America

April 2008 issue

THINK YOU'VE GOT PROBLEMS GETTING YOUR CLAIM PAID? TRY BEING IN TEXAS WITH A NAME LIKE "MOHAMMAD"

Mohammad Kahn (right) with his two sons and guard dogs. The dogs are on duty, 24/7, as his now vacant home.



I first met Mohammed Khan in 2003. We sat on the step outside of his toxic abode in Sugar Land, Texas (Ft. Bend County) as he recounted happier times. His dutiful Great Danes stood watching every move I made hoping Mohammad would allow them to sample the potential appetizer. Thankfully, Mohammad gave them the "all clear" sign, and the dogs resumed their

positions guarding the perimeter of the home.

Mohammad is a thoughtful, family man who came to this country from India some thirty years ago to pursue the American dream. His hands are the hands of man not afraid of hard work. And work he did. He married a soft-spoken, India-born woman named Tasneem and together they raised four sons, squirreled away enough money and bought a home near the Country Club.

For nearly six years, the retired Mercedes Benz restoration expert has been in an epic battle with his insurer, Safeco, and Crawford — the com-

pany doing much of Safeco's claims adjusting.

In August of 2002, the Khan family returned home from a three-week vacation to discover that a water leak from the attic has caused extensive damage to the home, a covered loss. The Khans made a claim on their homeowner's insurance for the loss. Safeco, the insurer used Crawford & Co. to lowball the scope of repairs required. Crawford's own Microbiologist, in his Affidavit, stated "Mold test results show severe mold contamination in Khan's home" and it's "a complete loss". You know the rest... Safeco paid only a small fraction of the cost to repair, leaving the Khans sucking wind.

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ALLSTATE AND STATE FARM HIT WITH RACKETEERING CHARGES

Rigged medical exams used to "ixnay" benefits. POA

Finally! A physician with cojones.

Dr. John McGee of New York, filed two similar actions under RICO (Racketeer Influenced Corrupt Organization Act), one against State Farm and one against Allstate. Both suits claim the insurers acted in concert with independent medical examination ("IME") companies and doctors to furnish "scientifically dishonest reports in order to terminate benefits."

McGee is not an injured accident victim that was wrongfully deprived of insurance benefits. He is a physician practicing rehabilitative medicine and asserts that the insurers wrongly denied claims he submitted on behalf of his patients. The sham IMEs enabled

the insurers to deny the claims thus depriving him of the revenue he should be receiving for the treatments he rendered, he says.

The suits also allege that juicy kickbacks are involved.

IMEs named in the suits include: Independent Physical Exam Referrals, Metro Medical Services, D&D Evaluations, Medimax and Allegiance Healthcare (the last three merged to become another named defendant -Hooper Evaluations, which is owned by Hooper Holmes). The complaints also names individual doctors involved with the alleged scam.

The two cases are [McGee v. State Farm](#) and [McGee v. Allstate](#).