

12-16-10
RE: INS FRAUD
AND DECEIT LED BY
INS AGENT 'KOZA'

TO: NHTSA

STATE FARM IS ILLEGALLY REMOVING THE 5-STAR CRASH
RATING GIVEN BY GOVERNMENT AGENCIES (GAR BARST) ON
MY TOYOTA YARIS 2009 THRU FRAUD + DECEIT.

(AFFECTS ALL YEARS AND OWNERS NOW) IN ORDER TO RAISE
RATES. THIS IS LED BY AGENT 'KIRSTEN OLSON KOZA'!

SEE ATTACHED PAPERS WITH NOTES.

REQUEST REFUND OF OVERCHARGED MONIES FOR ALL
YARIS OWNERS PLUS STATE FARM PAYING A PENALTY
OF \$10 MILLION DOLLARS TO ALL GOVT AGENCIES WHO
REGULATE THIS CAR! AGENT 'KOZA' LIC. REVOKED + FINE \$50,000

PLUS COST PAID TO NHTSA FOR INVESTIGATING

THIS FRAUD + DECEIT!

WEN. MICH

MC

1-11-11

TGW

To: STATE FARM 467 E. 14th N

12-13-10

FN 586.9790855

Per our phone conversation today.

You are adding on #15 because I can't tie 20/40/25 and put back on 20/40/10! You changed this without my knowledge!

You now state this car is unsafe! Policy Nov 11, 2010 says "vehicle safety!" (IT has a 5 STAR crash rating!)

IT appears you are hiking up my rates due to

• Losing the #12

• You losing the Geo metro

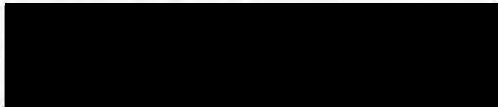
→ Send me proofs of this rate increase that for all 2009 model years as you say. as 2007-2008

my letter to
STATE FARM
AGENT.

Effective: JAN 1, 2011

- CANCEL the COLLISION coverage

- CANCEL the comprehensive coverage



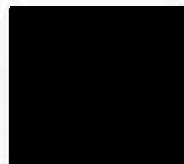
Footnote:

Jacking up rates 300% into a Policy?!

Is this legal.

I also have food to buy!

Copies





Integrated front fog lamps	S	S	S
Intermittent front windshield wipers	O ² /P	O ² /P	O ² /P
Rear window wiper	S	S	S
Color-keyed grille surround	P	P	-
Color-keyed outside mirrors and door handles	-	-	S
Power outside mirrors	S	S	S



in tripmeters and fuel gauge	S	S	S
	P	P	P
	P ¹	P ¹	S
Oil, battery, oil pressure, Traction Control (TRAC)-off, ABS, and scheduled maintenance	S	S	S
	S	S	S
	S	S	S
	P	P	P
	O ³	O ³	O ³
	S	S	S
	S	S	S
Power windows, auxiliary audio jack, and power windows	P	P	P
	-	-	P
Power windows, auxiliary audio jack, satellite navigation function and iPod [®] interface	P	P	P
Power windows	P	P	P
	S	S	S
Power windows	S	S	S

Color-keyed, 3d front and rear underbody spoilers, side rocker panels, rear spoiler and unique S badge
Roof-mounted AM/FM antenna
In-glass AM/FM antenna
14-in. steel wheels with P175/65R14 tires and full wheel covers
15-in. steel wheels with P185/60R15 tires and full wheel covers
15-in. alloy wheels with P185/60R15 tires

Covered center console with storage compartment
Driver-side glove compartment
Passenger-side dual glove compartments
Fabric-trimmed 4-way adjustable front seats
Driver and front passenger sport seats with sport fabric
Driver's seat height adjuster
Folding rear bench seat
60/40 split fold-down rear seat
60/40 split, reclining, sliding, fold-flat rear seat
Under-floor storage
Liftback luggage cover
Heavy-duty electric rear window defroster
Remote keyless entry system with lock, unlock and panic function
Remote trunk release
Remote fuel-filler door and hood releases
Trunk lamp
Cup holders (two front and one rear)
12V power outlet

SAFETY AND CONVENIENCE



Star Safety System™ includes Vehicle Stability Control (VSC)⁶ + Traction Control (TRAC), Anti-lock Brake System (ABS) with Electronic Brake-force Distribution (EBD) and Brake Assist¹⁰

Direct Tire Pressure Monitor System (TPMS) ⁷	S	S	S
Driver and front passenger airbag with Advanced Airbag System ⁸	S	S	S
Driver and front passenger front seat-mounted side airbags and front and rear side curtain airbags ⁹	S	S	S
Adjustable front shoulder anchors	S	S	S
Front seatbelt pretensioners with force limiters	-	-	S
3-point seatbelts in all seating positions	S	S	S
Automatic/Emergency Locking Retractors (ALR/ELR) for all front and rear passenger seatbelts, Emergency Locking Retractor (ELR) for driver's seatbelt	S	S	S
Front and rear energy-absorbing crumple zones	S	S	S

Side-impact door beams
Energy-absorbing steering column
Impact-dissipating upper trim
High-tensile-strength steel body panels
LATCH (Lower Anchors and Tethers for Children) for outboard rear seating positions only
Child-protector rear door locks
Trunk-entrapment release
Center high-mount stop lamp (CHMSL)
Engine immobilizer ¹¹

S = Standard P = Feature is available as part of an option package

OPTIONS AND PACKAGES

PACKAGES

All-Weather Guard Package - larger window washer tank with low-level warning lamp, heavy-duty heater, heavy-duty starter and rear heater duct

Convenience Package - AM/FM CD player with MP3/WMA playback capability, auxiliary audio jack (option adds auto sound leveling), satellite radio capability⁵ and CD text display function, 60/40 split fold-down rear seat (Liftback adds sliding/reclining feature) and 15-in. steel wheels with full wheel covers (Liftback adds rear window wiper)

Power Package - includes Convenience Package plus power door locks, power outside mirrors, engine immobilizer¹¹ and remote keyless entry

Sport Package - includes Power Package plus color-keyed front and rear spoiler and unique S badge, integrated front fog lamps, iPod[®] interface and sport seats with sport fabric, and leather-trimmed steering wheel and:

OPTIONS

Cruise control³

Integrated front fog lamps²

15-in. alloy wheels with P185/60R15 tires³

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
AUTO RATE QUOTE

November 12, 2010

PREPARED ESPECIALLY FOR:

PREPARED BY:

[REDACTED]
WARREN, MI [REDACTED]

KOZA, KIRSTEN OLSON
4167 E 14 MILE RD
STERLING HEIGHTS, MI
48310-6435
(586) 979-7050

H:

[REDACTED]

INITIALS: KD

VEHICLE #1
MODEL YEAR: 2009
VEH. DESC: TOYOTA YARIS 2D HB

TERRITORY: 254
CLASS: 6A AGE: 66
COMPREHENSIVE RATING GROUP: 16
COLLISION RATING GROUP: 16
LIABILITY RATING GROUP: 5

QUOTE EFF: November 11, 2010
RATES EFF: July 01, 2010

POLICY COVERAGES AS FOLLOWS:

AUTOMOBILE LIABILITY WITH
~~PERSONAL INJURY PROTECT P4~~
PROPERTY PROTECTION INSURANCE
LIMITED PROPERTY DAMAGE
COMPREHENSIVE \$500 DEDUCTIBLE
COLLISION \$500 REGULAR DEDUCTIBLE
CATASTROPHIC CLAIMS PREMIUM
STATUTORY ASSESSMENT

LIMITS
20/40/25

SEMI-ANNUAL
PREMIUM
\$211.11
\$2.51
\$57.64
\$165.87
\$81.39
\$1.07
\$519.59
\$86.60

TOTAL OF 6 MONTH PREMIUM
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)

- APPLICABLE DISCOUNTS:
- MULTI-CAR DISCOUNT
- ACCIDENT FREE DISCOUNT
- VEHICLE SAFETY
- LOW INCOME PREMIUM ADJUSTMENT
- WAGE LOSS WAIVER
- NO DEPENDENTS PREMIUM ADJUSTMENT
- ANTI THEFT DISCOUNT - OPTIMUM
- SAFETY BELT DISCOUNT

Now
507.00

20/40/25
10
NO

This example of some of the available coverages and limits is not a contract, binder, or recommendation of coverage. All coverages are subject to the terms and conditions contained in the policy and endorsements. Because the rate charged must be in compliance with the Company's rules and rates, rate quotes are subject to revision if different rates are effective at the time of policy issuance. This rate quote may be revised if any of the information used for rating is changed. If you have any questions, please contact my office.

shows veh. safety

(NOV 12, 2010)

INSURANCE

PO Box 2329
Bloomington IL 61702-2329

AT1 1068-0639-04

7348-F266 22

CENTER LINE MI

ACCOUNT NUMBER

Monthly Account

DATE DUE

DEC 28, 2010

PLEASE PAY THIS AMOUNT

\$106.13

**** BILLING SUMMARY ****

Last Amount Billed	\$97.85
Last Amount Paid DEC 2, 2010	-94.85
Difference	3.00
Current Installment	86.59
Policy Changes	13.54
Service Charge	3.00
Total Amount Due By DEC 28, 2010	\$106.13

**** POLICIES ON ACCOUNT ****

2009 TOYOTA 239 7003-F02-22D	86.59
2001 CHEVROLET 239 7004-F02-22B	NONE
CURRENT INSTALLMENT	\$86.59

**** CURRENT CHANGES ****

2009 TOYOTA 239 7003-F02-22D Policy coverage changed. Rates have been changed. Change of vehicle. Vehicle safety discount removed. Difference in premium from the effective date of the change to the current due date is \$45.54. This amount can be paid in full or spread over three bills.	15.18
2001 CHEVROLET 239 7004-F02-22B Suspended. Policy coverages suspended Credit for amount billed last month and not paid. ?	-1.64
TOTAL POLICY CHANGES	\$13.54

Changes completed after 12-09-10 will appear on the next notice.

We appreciate the way you consistently pay your account.

To pay the policy changes in full, please submit Total Amount Due of \$136.49.

Want to save money? Consider switching to our automatic payment option. Monthly fees may be lower and you may already have a sufficient balance to skip a month's payment. Contact your agent for more details.

shows vehicle safety removed!

By 'KOZA' + STATE FAX

Removed thru FRAUD + DECEIT!

(Dec 4 2010)

24 9970 2097

Dec 9
Prepared Date DEC 9 2010

Thanks for letting us serve you...

gent Kirsten Koza
telephone 586-979-7050

my Rates + others

go UP NOW

*15.18 no
+ 12.00

182.164*

*15
20
35
18*

12/20

*76
516*

DO NOT PAY PREMIUMS SHOWN ON THIS PAGE.
IF AN AMOUNT IS DUE, THEN A SEPARATE STATEMENT IS ENCLOSED.

YOUR CAR

YEAR	MAKE	MODEL	BODY STYLE	VEHICLE ID. NUMBER	CLASS
2009	TOYOTA	YARIS	2DR	JTDJT903095 [REDACTED]	6AJ0211100

SYMBOLS	COVERAGE & LIMITS	PREMIUMS
A P4 N	Combined Premium	\$311.64
A	Liability Coverage	
	Bodily Injury Limits	
	Each Person, Each Accident	
	\$20,000 \$40,000	
	Property Damage Limit	
	Each Accident	
	\$10,000	
P4	Personal Injury Protection Coverage (See Policy Schedule)	
N	Property Protection Coverage	
D	Comprehensive Coverage - \$500 Deductible	\$64.17
G	Collision Coverage - \$500 Deductible	\$184.34
Y	Limited Property Damage Liability Coverage	\$2.79

* Total premium for NOV 11 2010 to JUN 02 2011. **\$562.94** This is not a bill.

IMPORTANT MESSAGES

placed policy number [REDACTED]
 your total renewal premium for DEC 02 2010 to JUN 02 2011 is \$507.16. *Set*
 the total premium listed above reflects a recent change to your policy and the 6 month renewal premium.
 your annual premium includes Catastrophic Claims premium \$31.39
 your annual premium includes Statutory Assessments \$1.07
 location used to determine rate charged-26600 BURG RD APT 324, WARREN MI 48089.

562
- 311
251
510?

EXCEPTIONS, POLICY BOOKLET & ENDORSEMENTS (See policy booklet & individual endorsements for coverage details.)

JR POLICY CONSISTS OF THIS DECLARATIONS PAGE, THE POLICY BOOKLET -
 RM 9822A, AND ANY ENDORSEMENTS THAT APPLY, INCLUDING THOSE ISSUED TO YOU
 WITH ANY SUBSEQUENT RENEWAL NOTICE.
 EDITOR - PNC BANK CONSUMER LENDING, PO BOX 25489, FORT WORTH TX 76124-2489.
 22A.3 AMENDATORY ENDORSEMENT.
 TI-THEFT DEVICE 10%
 3E [REDACTED] 05-08-2008.

Shows
20/40/10

ole [REDACTED]

Agent: KIRSTEN KOZA
 Telephone: (586)979-7050
 Prepared NOV 18 2010 7346-266

Nov 18, 2010

**DO NOT PAY PREMIUMS SHOWN ON THIS PAGE.
IF AN AMOUNT IS DUE, THEN A SEPARATE STATEMENT IS ENCLOSED.**

YOUR CAR

YEAR	MAKE	MODEL	BODY STYLE	VEHICLE ID. NUMBER	CLASS
2009	TOYOTA	YARIS	2DR	JTDJT903095 [REDACTED]	6AJ0211100

SYMBOLS	COVERAGE & LIMITS	PREMIUMS
A P4 N	Combined Premium	\$325.45
A	Liability Coverage	
	Bodily Injury Limits	
	Each Person, Each Accident	
	\$20,000 \$40,000	
	Property Damage Limit	
	Each Accident	
	\$25,000	
P4	Personal Injury Protection Coverage (See Policy Schedule)	
N	Property Protection Coverage	
D	Comprehensive Coverage - \$500 Deductible	\$64.17
G	Collision Coverage - \$500 Deductible	\$184.34
Y	Limited Property Damage Liability Coverage	\$2.79
* Total premium for NOV 11 2010 to JUN 02 2011.		\$576.75 <small>This is not a bill.</small>

IMPORTANT MESSAGES

Replaced policy number [REDACTED]

Your total renewal premium for DEC 02 2010 to JUN 02 2011 is **\$518.59**.

The total premium listed above reflects a recent change to your policy and the 6 month renewal premium.

Semiannual premium includes Catastrophic Claims premium \$81.39

Semiannual premium includes Statutory Assessments \$1.07

Location used to determine rate charged-26600 BURG RD APT 324, WARREN MI 48089.

EXCEPTIONS, POLICY BOOKLET ENDORSEMENTS (See policy booklet & individual endorsements for coverage details.)

OUR POLICY CONSISTS OF THIS DECLARATIONS PAGE, THE POLICY BOOKLET - FORM 9822A, AND ANY ENDORSEMENTS THAT APPLY, INCLUDING THOSE ISSUED TO YOU WITH ANY SUBSEQUENT RENEWAL NOTICE.
 CREDITORS- PNC BANK CONSUMER LENDING, PO BOX 25489, FORT WORTH TX 76124-2489.
 922A.3 AMENDATORY ENDORSEMENT.
 NIT-THEFT DEVICE 10%
 PAGE [REDACTED] 05-08-2008.

*Shows now
20/40/25*

Did w/o my knowledge

*325.45
184.34
64.17
2.79
576.75*

*184.34
325.45
576.75*

Agent: **KIRSTEN KOZA**

Telephone: (586)979-7050

Prepared NOV 23 2010

7346-266

12226/01642
005 (a) (n) 259e
(a) (n) 251e

NOV 23 2010

arm Mutual Automobile Insurance Company

Northwestern Avenue
Munich, IN 47906

NAMED INSURED 00236

22-7346-2NWW A

[REDACTED] 00236
CENTER LINE MI [REDACTED]

*Ind Paid
Dec 21 2010
#2*

11 2009 2-11 1011011 00200 101111 1011

DECLARATIONS PAGE

POLICY NUMBER [REDACTED]

POLICY PERIOD NOV 11 2010 to JUN 02 2011
12:01 A.M. Standard Time

STATE FARM PAYMENT PLAN NUMBER
[REDACTED]

AGENT

KIRSTEN KOZA
4167 E 14 MILE RD
STERLING HEIGHTS, MI
48310-6435

PHONE: (586)979-7050

**DO NOT PAY PREMIUMS SHOWN ON THIS PAGE.
IF AN AMOUNT IS DUE, THEN A SEPARATE STATEMENT IS ENCLOSED.**

779 4830 Om

State Farm®
Providing Insurance and Financial Services
Home Office, Bloomington, Illinois 61710

fg
Om



Kirsten Olson Koza, Agent
Thomas Shaouni, Multiple Line Representative
4167 E 14 Mile Road
Sterling Heights, MI 48310-8435
thomas.shaouni.m39c@statefarm.com

Bus 588 979 7050
Fax 588 979 0856

The greatest compliment you can give is a referral

AGENT CARD.