



As a constituent of yours and a consumer in the great State of North Carolina, I wanted to bring to your attention the issues that I experienced from the Insurance company responsible for indemnifying me for the loss I incurred after an accident involving my vehicle. I hope that you will help pass Legislation that will help consumers like me receive safe and proper repairs without having to go through an expensive court battle with the Insurance company. I will also be sending this to the commissioner of the North Carolina Department of Insurance so that they also know that Insurance companies are taking advantage of North Carolina Consumers.

I experienced the following issues with the insurance company during the course of my claim:

___1. The insurance Company used language to steer me to their preferred collision center and they never disclosed that I was under no obligation to use their recommended shop and let me know that I have that right to choose my repair facility.

___2. The Insurance company used tactics to delay my claim which punished me for not using their preferred collision repair center.

___3. My claim was under indemnified by the Insurance company. As a result, either myself or the repair facility was forced to pay out-of-pocket to properly and safely repair my vehicle.

___4. The Insurance company refused to indemnify me for safe and necessary OEM (manufacturer) repair methods by ignoring and refusing to reimburse for procedures that the manufacturer of my car deemed necessary for a safe repair.

___5. I had to pay out of my pocket in order to properly repair my vehicle back to pre-loss condition.

___6. I believe that NCDI (North Carolina Department of Insurance) should enforce the consumer bill of rights by prohibiting insurers from dictating the use of cheap, imitation parts.

___7. The Insurance company undervalued my vehicle when settling the total loss claim.

___8. The Insurance company refused to allow me to invoke my policy right of appraisal.

___9. The Insurance company unlawfully deemed my repairable vehicle a total loss.

___10. The Insurance company refused to properly indemnify me from charges due to the collision facility associated with the total loss.

___11. The Insurance company abandoned my vehicle at the collision facility.

___12. The Insurance company refused to honor the rental car coverage limit in my policy.

I hope that you will vote to pass legislation required for the safety of North Carolina drivers. If you have any questions about my claim experience, please feel free to contact me. (Signature & date below)

Name	Insurance Company
Address	Claim #
Phone	Year/Make Model of Vehicle
Email	Adjuster/Supervisor Handling Claim
Description of the issue	