



As a constituent of yours and a consumer in the great State of South 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 South Carolina Department of Insurance so that they also know that Insurance companies are taking advantage of South Carolina Consumers.

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

___1. The insurance Company used language that attempted to steer me to their preferred collision centers (or) the insurance company attempted to steer me away from the shop I had already chosen.

___2. The Insurance company used tactics to delay my claim, as a result of 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. The Insurance company undervalued my vehicle when settling the total loss claim.

___7. The Insurance company refused to allow me to invoke my policy right of appraisal (dependent on Insurance).

___8. The Insurance company removed the Appraisal Clause language from my policy.

___9. The Insurance company refused to properly indemnify me from charges due to the collision facility associated with the total loss.

___10. The Insurance company abandoned my vehicle at the collision facility.

___11. 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 South 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	