

OIC Rules Coordinator

From: Douglas Taylor <proa@mail.com>
Sent: Friday, August 8, 2025 7:51 AM
To: OIC Rules Coordinator
Subject: Automobile insurance company ethics

External Email

Rules Coordinator,

I have become aware that you seek examples of insurer's less than ethical methods of dealing with claims.

In reference to Farmer's Insurance claim no. 7008828690-1, I was lead to believe that by not using their preferred repairer I would have to pay an undetermined amount, out of pocket, for repairs that were the fault of their client. Their client backed into my newly acquired truck, causing damage estimated by my preferred local shop at greater than \$7500 to repair. Farmer's provided an estimate for repair at their contracted shop at about half that. The implied cost to me, for an accident not my fault, was possibly over \$2000 to \$3000.

Since their shop was, "Guaranteed", I agreed to proceed. After three weeks, the work was unsatisfactory in color match and finish, and I agreed to a guarantee re-do. After more loss of vehicle use, the rework came back with color match worse, and unaddressed trim finishing. I refused to do this a third time, and now they finally indicate possible agreement to pay for my original preferred shop to correct. This is still not concluded, and I have lost the use of my new truck for numerous weeks, with two failed attempts. I am left frustrated.

Sincerely, Douglas Taylor, 206-913-1014