

OIC Rules Coordinator

From: Erin Headman <headmanerin@gmail.com>
Sent: Thursday, August 7, 2025 2:37 PM
To: OIC Rules Coordinator
Subject: Unfair and deceptive insurance

External Email

Hi, my name is Erin and last year 6-20-2024 I was rear ended by a gal who was distracted on her clients phone while going roughly 30-35 MPH. I contacted her insurance INTEGON NATIONAL, the same day, it took the adjuster weeks to contact me about my vehicle (2016 Subaru legacy color gray). I was getting the damage assessed by a local crash repair company in the town of Ellensburg. I was emailing the insurance lady (cavazos, milagros) about any and all updates I had that was going on with my vehicle and the damage and questions regarding the case, in total I had sent them roughly 15+ emails without any reply or acknowledgement. I was struggling for weeks and over a month or so to get ahold of her/the company, finally one day I received a call from her, while out and she had told me that they would get me a rental car while my vehicle was in the shop being looked at by the insurance inspector. She told me I would have to pay for the rental out of my own pocket, I told her no and ill take the 35\$ a day since I didnt have a running car. I was later contacted the same day by Prostar Colision asking if the insurance called to inform me about the total loss of my car, I got incredibly mad because no such information was given to me from the insurance. Then the insurance told me that I HAVE to sign a release form for them to take possession of my vehicle and that if I didnt and didnt immediately give them the title to my Subaru I would be charged \$35 per day for the "storage fee", after I released my car to the repair company the insurance had my car towed off premises without the title which in my eyes is Grand Theft Auto. They told me that they will NOT give me the check for my car until they receive the title to the car, which they low balled me on of \$16,000. My vehicle was in almost perfect condition minus a small dent on the passenger side and a crack in the windshield. I believe my car was worth alot more. It was paid off just 6 months before the accident and only had 65,291 miles, when purchased it had roughly 30,000 miles. I was not treated with respect or kindness from INTEGON NATIONAL, I was met and treated with rudeness and disrespect from the moment I called them to the moment I was forced/ threatened to release my car and title to them.

Thank you for taking the time to read this.

-Erin H