

OIC Rules Coordinator

From: Heather Hazlett <hhazlett@rufusenterprises.com>
Sent: Thursday, August 7, 2025 6:07 PM
To: OIC Rules Coordinator
Cc: Collision ProStar
Subject: Unfair practices by Farmers Insurance

External Email

I am writing to daylight business practices by Farmers Insurance company that I believe are unfair and in bad faith.

My vehicle was struck by a driver insured by Farmers Insurance on May 15, 2025. I was immediately provided an online estimate by an adjuster at Farmers, which I took to my local body repair shop (ProStar Collision) to arrange for the repairs. Farmers' estimate turned out to be approximately 30% of the actual cost to repair my vehicle. Farmers, in response to the repair shop's counter-estimate, increased the payout beyond its original estimate, but still refused to cover about \$310 of repair costs that I was forced to pay to the body shop to retrieve my vehicle.

It was not until I sent a copy of a completed small claims form to the Farmers adjuster, asking for final confirmation of its refusal to cover my damages before I filed and served my claim, that Farmers finally paid me the remaining balance of my repair bill.

Had I not known that my only remaining recourse to be made whole was to pursue their insured directly, Farmers would have successfully avoided their responsibility to cover the damages their insured did to my vehicle. I believe they purposely engaged in this unfair practice of vastly underestimating repair costs, correctly gambling that the majority of accident victims will not know what to do to compel them to pay out in full.

It is appropriate for the protection of Washington consumers to enact laws that prevent insurance companies from engaging in these types of unfair business practices.

Thank you,
Heather Hazlett

