

OIC Rules Coordinator

From: Jaylynn Kayser <jaylynn.kayser@gmail.com>
Sent: Friday, August 8, 2025 11:18 AM
To: OIC Rules Coordinator
Subject: Letter Regarding Vehicle Insurance/Collision Repair

External Email

To Whom It May Concern:

I am writing an email on behalf of the unjust and unfair treatment of insurance companies.

Earlier this year, my car was involved in a hit and run accident with no witnesses or suspect that would come forth leaving us with damage to our 2024 Dodge Durango that we had just purchased in August of 2024.

Thankfully we were able to work with ProStar Collision in Ellensburg for our repairs. Without their help, honesty and professionalism we would have been victims of our insurance company.

No one came out and physically looked at our car from our insurance company, and I just had to submit photos and a statement. ProStar was able to get us in quickly for an assessment, and it was deemed there was more damage to our car than what the pictures could tell; therefore there was a difference in ProStar's assessment and what the assessment came back from our insurance company.

Thankfully, we were financially able to pay the difference between the two prices in order to get my car fixed on top of paying for a rental while my car was in the shop. I am responsible for getting myself to work as well as responsible for getting my children to school and daycare; otherwise, I probably wouldn't have been able to get my car fixed in a timely manner since our insurance was refusing to cover the costs of the full service even with all the pictures and documentation that ProStar provided to our insurance company.

ProStar helped walk us through the steps that we would need to take in order to help get reimbursed from our insurance as our insurance wasn't wanting to pay for the full cost of the repair of our car and what was quoted despite being customers of theirs for 13+ years.

Instead of just paying for the cost of our repair, I had to go to the courthouse to apply for a small claim court case in order to try to get reimbursed for the money that we paid out-of-pocket to get our basically brand new car fixed. Not only did this cause emotional and financial distress, but I took a loss of wages by having to go to the court house to apply for the hearing, and then spent time waiting in line at the post office to send the hearing information to my insurance company certified on top of our rental car.

I got a call from my insurance a few days to a week later saying that the amount of money I was requesting was "small enough", that they would send me a check along with reimbursing me for the cost of the small claims court fee. Why did they make me jump through all these hoops if they were just going to pay for it in the end once a little heat was added to then? I feel bad for customers who have used companies that don't go to bat for their clients or don't realize that there is a way for their clients to potentially be reimbursed for their hard earned money that insurance is just not wanting to pay if possible. The insurance companies, I feel, know what they are doing and it's frustrating and annoying. We pay a very hefty premium for our insurance, so it should be available for us to use as needed- especially when it comes to something like this with the damage being out of our control.

I again am thankful for ProStar fighting for us and helping us navigate a way to get back our hard earned money when our insurance company didn't have our backs especially at our time of vulnerability.

Thank you for taking the time to read this, and I hope the laws change to help better protect the consumer and make it fair.

-Jaylynn K. Rowbotham
Ellensburg, WA