

OIC Rules Coordinator

From: eburghills@reagan.com
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To: OIC Rules Coordinator
Subject: Holding insurance accountable

External Email

I believe insurance companies are playing games during their claim process. They need to be held accountable for paying claims on a timely basis without playing games that only prolongs the process.

This is my experience with one company, Grange Insurance Associates. On May 21, 2025 my car was struck by a man backing his vehicle out of a parking stall. When I saw his back up light, I stopped. He continued to back out and ended up hitting my front bumper causing damage. I had the right of way, and he had the responsibility to yield. I contacted his insurance company and filed a claim. Shortly thereafter I received a call from the Grange Insurance Associates claims adjuster. I told him what had happened, gave him the name and phone number of a witness who would substantiate my account of events, and I then took my car to a body shop for repair estimates.

On June 2nd I received a voice message from the claims adjuster stating I was 50% responsible for the accident, and that Grange Insurance Associates would only cover 50% of repair cost. They followed this up in their letter dated June 12th. I called the claims adjuster and left message that I would like to discuss his decision. He did not respond. My car was repaired July 7th-10th and I paid an out of pocket balance for the repairs. I chose at that point to challenge the insurance company's ruling by filing a small claims suit. Within days of the small claims notice being received by both the driver, and his insurance company, I received a phone call from Grange Insurance. My insurance claim has been reopened, and a new claims adjuster was assigned to the case. Grange Insurance Associates is now accepting 100% responsibility. I am currently awaiting their check for the balance owed to me. I asked the new claims adjuster what changed their mind and why do they take full responsibility. She said "I just didn't agree with the prior adjusters findings."

This practice of intimidation by the insurance companies is just a game. Intimidate and therefore pay less in claims. Insurance companies need to be held accountable. I am grateful to those who encouraged me not to back down and pursue this through the courts.

Maren Sandall

