

Justin and Staci Henderson
owners
ProStar Collision LLC
303 N Wenas Street
Ellensburg, WA 98926
(509) 925-2233
prostarcollision2014@gmail.com

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Patty Kuderer
Office of the Insurance Commissioner
PO Box 40255
Olympia, WA 98504

Subject: Ongoing Concerns Regarding Steering and Shorted Estimates by Insurance Companies

Dear Commissioner Kuderer,

I am writing to you on behalf of our customers and our collision repair business, ProStar Collision LLC, to bring to your attention an increasingly troubling pattern of behavior by certain insurance companies operating in our state. We believe these actions are not only harmful to consumers, but also violate the spirit — and potentially the letter — of fair claims practices laws.

Specifically, we are seeing two major issues:

1. Customer Steering Away from Their Chosen Repair Shop

Despite laws that protect a customer's right to choose their repair facility, insurers continue to engage in practices that mislead, pressure, or coerce policyholders into using insurer-preferred shops. Our customers frequently report being told things such as:

- “That shop isn’t on our list, so we can’t guarantee the repairs.”
- “It will take longer if you go there.”
- “You’ll have to pay out of pocket if they charge more.”

These tactics cause confusion, delay the claims process, and often force customers to choose convenience over quality or trust.

2. Short-Pay and Incomplete Estimates

Additionally, many initial insurer estimates are substantially lower than the actual cost of safe and proper repairs. We routinely find that estimates exclude essential OEM procedures, underpay labor rates, or omit necessary parts and materials. This puts repair shops in a difficult position of either absorbing the cost or passing it onto the customer — neither of which should be acceptable in a regulated industry.

These shorted estimates often do not reflect industry standards or manufacturer guidelines and leave customers with vehicles that may not be restored to pre-loss condition. This is not only unethical — it poses a safety risk.

Request for Oversight and Enforcement

We respectfully urge your office to:

- Investigate and address insurer practices that amount to **steering**.
- Enforce **fair claims settlement regulations** that ensure estimates are accurate, complete, and reflective of safe, manufacturer-approved repair procedures.
- Educate consumers on their rights to choose their repair shop and to receive proper repairs — not the cheapest possible fix.

As a business committed to quality, safety, and customer service, we stand ready to assist your office in any way necessary to protect consumers and uphold the integrity of the claims process.

Thank you for your time and attention to this critical matter. Attached are examples of insurance companies falling short and leaving customers with out of pocket expenses.

Sincerely,
Justin and Staci Henderson
owners
ProStar Collision LLC