

OIC Rules Coordinator

From: Matt Krumpak <mattkrumpak@gmail.com>
Sent: Sunday, October 5, 2025 10:49 AM
To: OIC Rules Coordinator
Subject: Complaint by Consumer - Safeco

External Email

Dear Rules Coordinator,

I bought a vehicle insurance policy through Safeco Insurance. My car was involved in an accident on July 5, 2025, and declared a total loss.

It is now October 5th, 2025 and I have received NO MONEY from Safeco for my vehicle. I have been renting a car from Enterprise since the accident, which was paid partially by Safeco for 30 days, and I have paid out of pocket in full for days 31 through present.

I was offered a very low payout amount ("Offer") of approximately \$33,000 for an Alfa Romeo that will cost me approximately \$55,000 to replace. I believe this payment would be the settled value of the claim. I believed if I accept the \$33,000 then I was bound to this, and the claim would be closed/ finalized.

My point is, I was never told this value (\$33,000) could be accepted by me and still disputed to attempt to make me whole. Safeco never told me, and I never received any information whatsoever from Safeco, that if I accept this payment, it was not full and final. Furthermore, when I called Copart to attempt to file the Odometer Disclosure Form, I was advised by Copart (who has the vehicle in possession) not to do this form until the claim was settled. This all has been detrimental to me.

It is now approximately 90 days from the date of loss of my vehicle and I have received no money from Safeco. I have rented a car out of pocket, I continue to pay my insurance monthly premiums to Safeco still on the Alfa Romeo lost, and my lender / bank WECU is requesting money from me towards my loan. I have been significantly harmed by this process, and it has certainly created a hardship for me with other matters I am currently dealing with, and with no end in sight with Safeco misrepresenting my policy in other areas as well.

The current regulations do not specifically require an insurance company to unequivocally state that they must promptly pay the undisputed amount of the loss and immediately inform their policy holder of this obligation. The rules should also state that if I believe I am owed more than Safeco's offer, I can dispute their offer through appraisal, but Safeco is still required to pay the \$33,000 dollars towards my loan that they estimated my Alfa Romeo was worth; had Safeco been required to inform me of these rights, I would have been able to avoid significant financial loss and emotional distress and not been harmed by their misrepresentation.

I respectfully request the Commissioner act to protect the public interest and add these much-needed revisions to our advisory codes.

Very Respectfully,

Matthew Krumpak