

July 9, 2015

Steven A. Bennett USAA 9800 Fredericksburg Road San Antonio, TX 78288

Dear Mr. Bennett:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

Amanda B. Barbour Butler Snow LLP Post Office Box 6010 Ridgeland, Mississippi 39158-6010

Dear Ms. Barbour:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

Geico Insurance CT Corporation System of Mississippi 645 Lakeland East Drive Suite 101 Flowood, Mississippi 39232

Dear Automobile Insurer:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

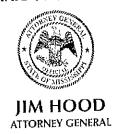
This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

Mark Andrew Evans Alfa Insurance 101 South Washington Street Starkville, MS 39759

Dear Mr. Evans:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

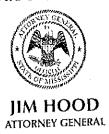
This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jím Hood Attorney General



July 9, 2015

Patricia R. Hatler Nationwide Insurance One West Nationwide Blvd.1-04-701 Columbus, Ohio 43215-2220

Dear Ms. Hatler:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

Steven W. Ingram Mississippi Farm Bureau 1800 County Line, Ste 400 Ridgeland, MS 39157

Dear Mr. Ingram:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

∖Jim Hood



July 9, 2015

Charles E. Jarrett Progressive Insurance 6300 Wilson Mills Rd Mayfield Village, OH 44143

Dear Mr. Jarrett:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

James F. Kelleher Safeco insurance 175 Berkeley Street M09G Boston, MA 02116

Dear Mr. Kelleher:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood



July 9, 2015

Susan L. Lees Allstate Corporate Headquarters 2775 Sanders Rd. Northbrook, IL 60062

Dear Ms. Lees:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,



July 9, 2015

Randa Rawlins Shelter Insurance 1817 West Broadway Columbia, MO 65218

Dear Ms. Rawlins:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,



July 9, 2015

Kenneth F. Spence,III Travelers Insurance One Tower Square Hartford, CT 06183

Dear Mr Spence:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood Attorney General



July 9, 2015

Sharon Patterson Thibodeaux Direct General Insurance 645 Lakeland East Drive Suite 101 Flowood, MS 39232

Dear Ms. Thibodeaux:

As you are aware, concerns about insurance "steering" practices have recently been the subject of federal and state litigation, as well as media scrutiny. For several months, our office has received reports of allegations that insurance companies are participating in a deliberate system to direct automobile policyholders to selected repair shops, a system which results in direct and significant harm to consumers.

This apparent scheme harms consumers by using misrepresentations about the value of services provided by the preferred repair shops, leading consumers to believe that they must use or should use one repair shop over another. These misrepresentations include, but are not limited to, assertions that insurers will "warrant" repairs made by selected repair shops only, when in reality the insurer relies solely on the repair shop's warranty. In other words, the consumer receives no additional or separate warranty from the insurer, as suggested.

In addition, our office has received information that shops have been pressured to make inadequate or incomplete repairs to retain the insurer's business. Such practices would harm unsuspecting consumers, who believe full and appropriate repairs have been made by the repair shops recommended by their insurers. Another area of concern is that auto insurance companies may be acting to restrain and control automobile repair labor rates.

To address these concerns, I would like to meet with representatives of several automobile insurers who write policies in Mississippi. Please contact Meredith Aldridge or Bridgette Wiggins in my office's Consumer Protection Division to set up a time to meet. They may be reached at (601) 359-4230. If we receive no response from your company by July 16, 2015, I will assume your company is not interested in reaching an agreement and will proceed accordingly.

Sincerely,

Jim Hood′ -Attorney General