

, 2015

State Farm Auto Claims
PO Box 106171
Atlanta GA 30348-6171

RE: Claim Number:
Date of Loss:
Our Insured:
Policy Number:

Dear

Thank you for your recent inquiry in regards to your mother's vehicle repairs. I apologize that we have come to a disagreement. We recently sent an adjustor out to inspect the vehicle and they have written the estimate up to State Farm standards. We have also had the chance to review the supplement request sent in by Haury's Lake City Collision and we do not feel that the requests are consistant with the damages sustained from this accident. This also brings me to discuss the request for the "Zero Point Calibration" also known as the "Health Scan" within the supplement request. Thank you for submitting the article along with your email for us to document. After thorough review of the article, I have found that the scan is a suggestion/recommendation, not a requirement. Haury's may have informed you that this fee has been paid for in the past, which may or may not be true, however, I am evaluating your claim at this time. You can understand that all claims are different. As discussed in our brief conversation today, I have also included context directly from the State Farm Policy. Hopefully this will clarify any further questions you may have in regards to our decision. The Policy reads as follows:

Limits and Loss Settlement – Comprehensive Coverage and Collision Coverage

1. We have the right to choose to settle with you or the owner of the covered vehicle in one of the following ways:
 - a. Pay the cost to repair the covered vehicle minus any applicable deductible.
 - (1) We have the right to choose one of the following to determine the cost to repair the covered vehicle:
 - (a) The cost agreed to by both the owner of the covered vehicle and us;
 - (b) A bid or repair estimate approved by us; or

(c) A repair estimate that is written based upon or adjusted to:

(i) the prevailing competitive price;

(ii) the lower of paintless dent repair pricing established by an agreement we have with a third party or the paintless dent repair price that is competitive in the market; or

(iii) a combination of items (i) and (ii) above.

The prevailing competitive price means prices charged by a majority of the repair market in the area where the covered vehicle is to be repaired as determined by a survey made by us. If asked, we will identify some facilities that will perform the repairs at the prevailing competitive price. The estimate will include parts sufficient to restore the covered vehicle to its pre-loss condition.

You agree with us that the repair estimate may include new, used, recycled, and reconditioned parts. Any of these parts may be either original equipment manufacturer parts or non-original equipment manufacturer parts.

I would also request a call to discuss our liability decision. Please give us a call at your convenience.

If you have questions or need assistance, please call us at 1(844) 292-8615

Sincerely,

State Farm Mutual Automobile Insurance Company