

mjaeger.pcollision@hotmail.com

From: MARK JAEGER
Sent: Thursday, December 15, 2016 8:27 AM
To: jeff domeyer
Subject: FW: IMT Inquiry IID#92808

From: Peters, Ron [mailto:ron.peters@iid.iowa.gov]
Sent: Wednesday, December 14, 2016 4:25 PM
To: MARK JAEGER <mjaeger.pcollision@hotmail.com>
Subject: Re: IMT Inquiry IID#92808

Mr. Jaeger,

I have sent your additional information to the company for their further response.
Once we have received and reviewed it, we will be back in touch with you.
We will not need the documentation you mentioned as the company should already have it.

Thank you.

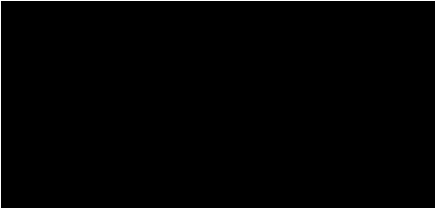
Ron Peters
Market Regulation Analyst
Iowa Insurance Division


On Mon, Dec 12, 2016 at 8:13 PM, MARK JAEGER <mjaeger.pcollision@hotmail.com> wrote:

Dear Mr. Peters,

I apologize for not responding earlier to this, it is that season.

The following are the claims that the scans were refused on after presenting an IMT representative with the documentation of why they are required.

 (on this claim she also had small children with her, and as far as I know they wouldn't replace the car seats)



The total short pay on these four claims is \$3167.28

Here are a couple that we are currently working on, I have been told on these that "IMT does not pay for scans unless authorized by an IMT representative"

[REDACTED]

[REDACTED] #I do not have a claim # as of yet

I am not sure how much documentation you need, I have saved many of these emails, and I have copies of "letters" that were sent to us, I also can send you all the documentation I've sent IMT supporting the need for scans among the other disallowed items. If you could please respond to this email and let me know that you've received it and what other documents you require, I would be happy to send those.

Thank You for responding to this and I hope together we can resolve this.



STATE OF IOWA

TERRY E. BRANSTAD
GOVERNOR

KIM REYNOLDS
LT. GOVERNOR

NICK GERHART
COMMISSIONER OF INSURANCE

Precision Collision Paint & Auto Body
Attn. Mark Jaeger
2331 210th St.
Manchester, Iowa 52057

December 6, 2016

Re: IMT Inquiry
IID# 92808

Dear Mr. Jaeger,

On November 18, 2016, we wrote to you and advised that we had forwarded a copy of the inquiry you filed with our office on October 26, 2016 to IMT and requested their response to your concern. The company returned a response advising that they cannot proceed to look into the matter without the identity of the claim number(s) and/or vehicle owner name(s) involving the issue of "vehicle health scans". With that information, the company advised that they will be able to review their claims handling process and provide a more substantive response. We provided you with a copy of IMT's corresponding response and asked that you please provide the requested information to us so that we could forward it on to IMT for their additional review.

We have not received this requested information from you and are again asking that you forward it to our office if you would like for us to proceed in reviewing this matter. If we do not receive it from you by December 20, 2016, we will close our file.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Ron Peters".

Ron Peters
Market Regulation Analyst
Iowa Insurance Division



☐ **Des Moines Claims Office**

PO Box 9208
Des Moines, IA 50306-9208
800-274-3531

☐ **Sioux City Claims Office**

304 W. 28th St.
Sioux City, IA 51104
800-274-3531

☐ **Sioux Falls Claims Office**

PO Box 88137
Sioux Falls, SD 57109-1001
800-274-3531

November 17, 2016

Ron Peters
Market Regulation Analyst
Iowa Insurance Division
601 Locust Street – 4th Floor
Des Moines, IA 50309-3738

Via email only to Ron.peters@iid.iowa.gov

Re: Complainant Mark Jaeger (Precision Collision)
Complaint no. **92808**

Dear Mr. Peters:

This will acknowledge the receipt of the above captioned complaint filed by Mark Jaeger of Precision Collision in Manchester, Iowa.

In order to fully and properly respond to the complaint, we ask that Mr. Jaeger identify the claim number(s) and/or vehicle owner name(s) involving the issue of “vehicle health scans”. With that information we will be able to review our claims handling and provide you with a response.

Sincerely,

Jim Todd, CPCU, AIC
Senior Claims Manager
jim.todd@theimtgroup.com

Cc: Sean Kennedy
President
The IMT Group

Cc: Chris Owenson
Vice President – Claims
The IMT Group

Cc: Tim Welch
Director of Claims
The IMT Group



☒ **Des Moines Claims Office**
PO Box 9208
Des Moines, IA 50306-9208
800-274-3531

☐ **Sioux City Claims Office**
304 W. 28th St.
Sioux City, IA 51104
800-274-3531

☐ **Sioux Falls Claims Office**
PO Box 88137
Sioux Falls, SD 57109-1001
800-274-3531

November 16, 2016

Precision Collision
Attn: Jeff Domeyer
2331 210th Street
Manchester, IA 52057

Re: Auto Repairs for IMT Insurance Company and Wadena Insurance Company customers

Dear Jeff:

This is a follow up to [REDACTED]'s letter of October 27, 2016 and the June 15, 2015 Memo regarding supplemental damages to vehicles. To be sure, we have enclosed copies of both with this correspondence.

As stated in the Memo, it is our preference to work closely with your repair facility for each repair. The IMT Group believes that quality communication between your shop and our company achieves a successful result.

With this in mind, here are a few more things you need to know:

- We will not pay for "teardown" of a vehicle unless it is first authorized by an IMT/Wadena Claim Representative. We want to work closely with you and make this decision as to the need for a teardown and to what extent.
- We will not pay for any vehicle scans unless they have been first authorized by an IMT/Wadena Claim Representative. We want to work closely with you and want to be sure that (1) the vehicle scan is necessary for the repairs, and (2) that the vehicle being repaired is one that may require a scan.
- We will not pay for Administrative Fees. This is not an industry standard nor a line item that is usual or customary in the industry.

Thank you for your continued attention to these matters. The IMT Group looks forward to working with you in the future.

Sincerely,

[REDACTED]
Regional Claims Manager
[REDACTED]@theimtgroup.com



4445 Corporate Drive • West Des Moines, Iowa • 50266

To: All Auto Repair Facilities
From: The IMT Group D/B/A: IMT Insurance Co. & Wadena Insurance Co.
Date: June 15, 2015
Re: Claim Policy – Supplemental Damages to Vehicles

When an IMT Group insured or claimant customer's vehicle is damaged we advise them that we will work with the repair facility of their choice. We believe that we all want the damages restored or replaced with quality work.

It is our preference to work closely with your repair facility for each repair. The IMT Group believes that quality communication between your shop and our company achieves a successful result.

With this in mind, here is what you need to know:

- Supplements are considered when additional damage is discovered that is not on the original estimate prepared by The IMT Group adjuster (or, in those instances when working off your shop's estimate – your original estimate). Supplements to be considered may also include an extra part or labor operation required to complete the repairs or part(s) increase since the original estimate was written.
- As stated above, quality communication between us and your repair facility should achieve a successful result for your customer. As such, we need to be made aware of any supplements in advance, as we may consider a re-inspection of the vehicle. Please call us or send an email to the adjuster to let us know. All supplemental payment requests submitted to The IMT Group must have prior approval from an IMT Group Claim Representative before payment is considered.



4445 Corporate Drive • West Des Moines, Iowa • 50266

To: All Auto Repair Facilities
From: The IMT Group D/B/A: IMT Insurance Co. & Wadena Insurance Co.
Date: June 15, 2015
Re: Claim Policy – Supplemental Damages to Vehicles

When an IMT Group insured or claimant customer's vehicle is damaged we advise them that we will work with the repair facility of their choice. We believe that we all want the damages restored or replaced with quality work.

It is our preference to work closely with your repair facility for each repair. The IMT Group believes that quality communication between your shop and our company achieves a successful result.

With this in mind, here is what you need to know:

- Supplements are considered when additional damage is discovered that is not on the original estimate prepared by The IMT Group adjuster (or, in those instances when working off your shop's estimate – your original estimate). Supplements to be considered may also include an extra part or labor operation required to complete the repairs or part(s) increase since the original estimate was written.
- As stated above, quality communication between us and your repair facility should achieve a successful result for your customer. As such, we need to be made aware of any supplements in advance, as we may consider a re-inspection of the vehicle. Please call us or send an email to the adjuster to let us know. All supplemental payment requests submitted to The IMT Group must have **prior approval** from an IMT Group Claim Representative before payment is considered.



October 27, 2016

Precision Collision
Jeff Domeyer
2331 210th St.
Manchester, IA 52057

RE: Auto Estimates and Supplements

Dear Jeff:

This letter is in follow up to our conversations regarding the claim for [REDACTED] [REDACTED] 2013 [REDACTED]. While we will agree to resolve that claim (payment sent under separate cover) in light of certain circumstances involving our prior adjuster, [REDACTED] the purpose of this letter is to set forth The IMT Group policy involving auto estimating and handling of supplements.

Our field adjusters are asked to prepare estimates with our own estimating software, which we recently changed to CCC. However, there are certain claims that IMT may choose to handle from the desk by telephone or "Fast Track" a claim. IMT may choose to expedite these claims and are willing to pay based off of a shop estimate. With that said, our field adjusters will be following certain guidelines regarding many of the topics we discussed. You advised you are aware of our position regarding aftermarket and LKQ parts.

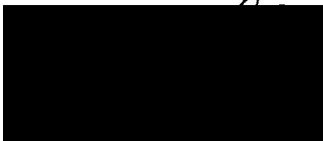
It is our position that some of the items listed below are not required to repair a vehicle to pre - accident condition. The items below are simply additional charges and not required operations. Moving forward, IMT may consider some of the additional charges, but will not include charges for line items not required to repair the vehicle:

- Hazardous Waste - (This is generally no longer incurred. It is eliminated by use of solvent recycler)
- Flex Additive - (Not required with modern paint systems)
- Detail / Clean Up - (We will only pay for this if related to the accident, not related to work completed by the shop)
- Finish Sand and Buff - (Generally, this is an application error or defect in workmanship. Would need to discuss with the adjuster if there was an isolated case of a factory problem)
- Mask for Overspray - (Included in refinish operations)
- Feather Prime and Block - (Generally included in repair labor time)
- Tint Color - (This would need to be discussed with the adjuster as part of the agreed price)

I have also attached a memo that have been presenting to body shops. This outlines the supplemental process and how it should be handled. As you know and would agree, communication is the most important aspect of a good working relationship. If you have an operation or line item you believe is necessary, then you should be discussing with the adjuster and obtaining prior approval. Otherwise, we will be paying the claim based off our previously agreed to estimate of repairs.

Thank you for your attention in this matter and we look forward to working with your shop in the future.

Sincerely,

A black rectangular redaction box covering the signature of the Claims Supervisor.

CPCU AIC AIS AINS

Claims Supervisor



STATE OF IOWA

TERRY E. BRANSTAD
GOVERNOR

NICK GERHART
COMMISSIONER OF INSURANCE

KIM REYNOLDS
LT. GOVERNOR

Precision Collision Paint & Auto Body
Attn. Mark Jaeger
2331 210th St.
Manchester, Iowa 52057

November 18, 2016

Re: IMT Inquiry
IID# 92808

Dear Mr. Jaeger,

Thank you for your October 26, 2016 email to the Iowa Insurance Division.

We forwarded a copy of it to IMT and requested that they respond to your concern. They returned the enclosed response.

Neither IMT nor the Iowa Insurance Division can proceed forward without the information the company has requested. Please provide it to us and we will forward the information on to IMT so that the company can review its claim handling and provide the Division with a more comprehensive response.

Thank you for bringing this matter to our attention.

Sincerely,

A handwritten signature in cursive script that reads "Ron Peters".

Ron Peters
Market Regulation Analyst
Iowa Insurance Division

Enclosure