



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

1345 Perimeter Pkwy. Virginia Beach VA 23454

August 11, 2015

Claim Number:
Date of Loss:

Dear Ms.

Thank you for your inquiry of August 3, 2015. GEICO paid your claim as a collision loss pursuant to Part D – Coverage for Damage to Your Auto of your personal automobile policy.

The estimate for repairs that GEICO prepared for your vehicle was prepared using a labor rate that represents the prevailing competitive price in the area where your shop of choice, K & M Collision, is located. Consistent with North Carolina law, GEICO determines the prevailing competitive rate based upon the price that we can secure quality repair work from other competent and conveniently located repair facilities in the same area. Gerber Collision and Glass, Everett Chevrolet Collision Center and Custom Body Works are located in the same area and accept the prevailing competitive rate identified on GEICO's estimate for your vehicle. The North Carolina Department of Insurance's publication "A Consumer's Guide to Automobile Insurance" explains as follows:

Can an insurance company tell me where to get my car fixed?

No. An insurance company cannot require you to go to a particular repair shop. An insurer can suggest a repair shop. If the company can have the same repairs completed at a lower cost from a different shop, you may be required to pay the difference.

As previously stated, while the final bill prepared by K&M provides the total cost for labor, we are unable to determine how many hours K&M suggests would be necessary for each repair procedure. If K&M is willing to provide an itemized description of all labor, parts, and merchandise supplied and the costs of all labor, parts, and merchandise, we would be happy to review that information with you.

Finally, in response to your request that GEICO outline the Auto Damage Appraiser's qualifications, your estimate was written by _____, who is licensed in accordance with the requirements provided by the state of North Carolina.

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If you have any further questions, please contact Auto Damage Supervisor, Patrick McGurk, at 336-575-0769 or pmcgurk@geico.com.

Sincerely,

A handwritten signature in black ink that reads "Britt Carter". The signature is written in a cursive, flowing style.

Britt Carter
Auto Damage Manager
GEICO Insurance Company