



COLORADO
 Department of
 Regulatory Agencies
 Division of Insurance

Review Complaint

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Complaint ID	Status	Complainant	Type of Insurance	Complaint Created Date	Name of Insured
262774	Open	Beauchamp, Paul Andrew	Liability	04-05-2018	[REDACTED]

Complainant Information

Name

Prefix (such as: Mr, Ms, Mrs, Dr) Mr
 First Paul
 Middle Andrew
 Last Beauchamp
 Suffix (such as: Jr, III)
 Submitting on behalf of Organization/Entity? Yes
 Complainant's Organization/Entity Name Nylund's Collision Center

Address

Address 4495 S. Santa Fe Drive
 City Englewood
 State Colorado
 Zip Code 80110
 County Arapahoe
 Email Address nylundscollision@comcast.net
 Home Telephone
 Work Telephone 303-761-9219
 Ext.
 Cell Telephone [REDACTED]
 What is the best number to reach you during business hours? Cell
 What is the best way to communicate with you? Portal

Insured Information

I am the insured. No
 Relationship to Insured/Covered Person Damage Assessor

Name

Prefix (such as: Mr, Ms, Mrs) Mrs/Mr
 First [REDACTED]
 Middle
 Last [REDACTED]

Suffix (such as: Jr, III)

Organization Name

Address

Address

City

State

Zip Code

County

Telephone

Ext.

Email Address

Complaint Against

I am complaining against (check all that apply)

Company Yes

Agent/Agency No

Other No

Insurance Company Information

Company Name State Farm

Insurance Information**Policy**

Insurance Card ID Number

Type of Policy Property or Casualty

Employer or Plan Sponsor

Policy Number

In what state was this policy purchased? Colorado

Type of Insurance Liability

Specify if Other

Claim

Claim Number

Date of Loss 12-17-2017

Location of Loss

Complaint Details

Other Problem Type Description

Detail of Complaint

Nylund's Collision Center submitted a supplement to State Farm on March 8, 2018 for the damages caused to by State Farm's insured to [REDACTED]'s 2010 Lexus RX450H. [REDACTED] is currently having health concerns and so her father [REDACTED] is handling this claim with State Farm on her behalf. After submitting the supplement to State Farm we had an adjuster come out and go over the damages to the vehicle. The supplement we received back from State Farm was deliberately short paid by \$2,972.26. We contacted [REDACTED] to advise him of the situation with State Farm. [REDACTED] called his insurance agent to submit a claim through his own carrier, Auto Owners. [REDACTED]'s agent contacted State Farm to see if he could help influence State Farm to properly handle the claim. We later received a call from an inside adjuster at State Farm requesting requesting that we match and lock their supplement and resubmit a new supplement. The second supplement was submitted on March 30,, 2018. We had a second adjuster out to go over the damages on April 3, 2018. The second supplement was again deliberately low-balled by \$1,434.98. We believe State Farm to be violating the law by denying coverages without providing written documentation to the vehicle owner, deliberately attempting to low-ball the cost of repairs, and by not funding the proper repairs to return the vehicle to pre-loss condition. It is our understanding that the insurance companies need to be following the manufacturer repair guidelines, and State Farm is clearly not following the vehicle manufacturer repair guidelines, or our paint

manufacturer guidelines, and instead State Farm is attempting to transfer cost to the vehicle owner. Please see the attached list of deliberate short pay items and manufacturer repair guidelines that State Farm is not following.

Describe what you would consider to be a fair resolution to your complaint.

We believe a fair resolution would be for State Farm to follow all manufacturer repair procedures and guidelines, paint manufacturer procedures and guidelines, and fund the proper repairs to return the damaged vehicle to pre-loss condition. We also feel that State Farm should owe an additional \$250.00 administrative fee to cover the time spent submitting multiple supplements and going over the necessary repairs with multiple adjusters, as well as cover any and all rental car expenses until the repairs are completed.

Documentation

Documentation

Do you have supporting documents? If so, how will you send them to us? Upload Fax Mail None to supply

Other

Have you previously reported this problem to our office or another agency? No

Are you represented by an attorney? No

How did you hear about us? None of the Above

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Posted By: State

Posted On: 05-01-2018

Mr. Beauchamp,

The Company response was received on April 19, 2018. The due date was April 26, 2018. A hard copy of the letter was sent to you by the Company and I've uploaded the letter to the complaint portal for your review.

There are no insurance laws under Title 10 that require insurers to follow the manufacturer guidelines on vehicle repair. If you know of such a law please provide the law citation number. However, there are two laws that come close. C.R.S 10-4-120(2)(1)(3)(a)(b)(c), which states the Company must repair the vehicle to its pre-loss condition based on "generally accepted insurer-based methodology, or market surveys that determine a fair and reasonable market prof for similar service." The other is C.R.S 10-3-1305, which allows the use of non OEM parts.

You could file legal action against the Company. I've spoken to consumer's who filed suit and won. Regrettably, the Division does not have judicial power to settle this dispute.

Sincerely,

Stephen L Lopez
Senior Insurance Analyst

[Collapse](#)

Posted By: Submitter

Posted On: 04-30-2018

Has State Farm responded to this DOI complaint? It is our understanding that they have twenty days to respond, and we believe that we are past twenty days.

Posted By: State

Posted On: 04-06-2018

Thank you for contacting the Division of Insurance (Division) regarding your complaint. Your complaint has been assigned to me. I have sent a letter and copy of your complaint to the insurance company and asked them to respond to your concerns.

If this complaint is about your insurance company, we encourage you to protect your interest and follow any provisions in your policy.

Expand