

February 14, 2019

Mr. Ronnie Pack  
Pack Brothers Body Shop, Inc.  
6116 Wilkinson Blvd.  
Belmont, NC 28012

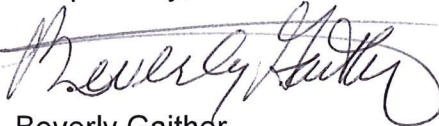
RE: File Number: [REDACTED]  
Travelers Home and Marine Insurance Company, The

Dear Mr. Pack:

Following receipt of your recent inquiry to the North Carolina Department of Insurance, we contacted the insurance company on your behalf. Attached is a copy of the company's report.

We hope that this information is helpful to you. If you have any additional questions or want to further discuss this matter, please feel free to contact me.

Respectfully,



Beverly Gaither  
Property & Casualty Complaint Analyst  
[REDACTED]

Attachment



Michael Vento  
Claim-Unit Manager  
PO Box 430  
Buffalo, NY 14240

TEL  
FAX

January 14, 2018

North Carolina Department of Insurance

Attn: Beverly Gaither

File Number: [REDACTED]

Re: Complainant: Pack Brothers Collision Center

Policyholder: [REDACTED]

Policy number: [REDACTED]

Claim Number: [REDACTED]

Date of Loss: November 13, 2018

NAIC Group Number: 3548

NAIC Company Number: 27998

Insuring Company: The Travelers Home and Marine Insurance Company

Dear Ms. Gaither,

We are in receipt of Mr. Pack's consumer complaint wherein he accuses a Travelers' claim professional of "steering". We respectfully disagree. North Carolina law clearly describes steering under N.C.G.S.A. §58-3-180, titled "Motor vehicle repairs; selection by claimant". It reads in pertinent part:

(a) A policy covering damage to a motor vehicle shall allow the claimant to select the repair service or source for the repair of the damage.

(b) The amount determined by the insurer to be payable under a policy covering damage to a motor vehicle shall be paid regardless of the repair service or source selected by the claimant.

(b1) No insurer or insurer representative shall recommend the use of a particular motor vehicle repair service without clearly informing the claimant that (i) the

claimant is under no obligation to use the recommended repair service, (ii) the claimant may use the repair service of the claimant's choice, (iii) the amount determined by the insurer to be payable under the policy will be paid regardless of whether or not the claimant uses the recommended repair service, and (iv) that the insurer or insurer representative has, at the time the recommendations are made, a financial interest in the recommended motor vehicle repair service. No insurer shall require that the insured or claimant must have a damaged vehicle repaired at an insurer-owned motor vehicle repair service.

As can be seen in the sentence Mr. Pack quotes, the claim professional did not tell the claimant which repair facility she must use. Furthermore, on more than one occasion, the claim professional informed the claimant Travelers would pay the amount our appraiser determined was owed regardless of whether she uses Pack Brothers or another facility – the choice was hers who to use. In essence, it cannot be steering as steering is making someone use a shop we recommend and not giving them a choice. There is no evidence that occurred here. Based on NC law, the handling of the claim here was not steering.

Thank you for the opportunity to respond. If you should have any questions, please feel free to contact me directly at [REDACTED]

Sincerely,



Michael Vento



Michael Vento  
Claim-Unit Manager  
PO Box 430  
Buffalo, NY 14240

January 29, 2018

North Carolina Department of Insurance  
Attn: Beverly Gaither  
1201 Mail Service Center  
Raleigh, NC 27699

Re: File Number: [REDACTED]  
Complainant: Pack Brothers Collision Center  
Policyholder: [REDACTED]  
Policy number: [REDACTED]  
Claim Number: [REDACTED]  
Date of Loss: November 13, 2018  
NAIC Group Number: 3548  
NAIC Company Number: 27998  
Insuring Company: The Travelers Home and Marine Insurance Company

Dear Ms. Gaither,

We are in receipt of the new information provided by Mr. Pack to the NC Dept. of Insurance related to the previous consumer complaint. Please be aware that the emails provided to us are already part of our claim record and had previously been reviewed prior to our initial response. Respectfully, our position is unchanged and is detailed in our previous response regarding this matter.

Thank you for the opportunity to respond. If you should have any questions, please feel free to contact me directly at [REDACTED]

Sincerely,  
Michael Vento



6116 W. WILKINSON BLVD., BELMONT, NC 28012



January 4, 2019

Department of Insurance  
430 N. Salisbury St.  
Raleigh, North Carolina 27603

To Whom It May Concern:

This letter is to advise you of an incident that occurred with Travelers Insurance. Our customer [REDACTED] received an email from Ms. Hayley Griffith from Travelers on Thursday, December 13, 2018 informing her that Pack Brothers Collision Center doesn't work with Travelers for insurance claim repairs. This is not true and is considered steering. As a matter of fact, Pack Brothers has their commercial insurance with Travelers. Unfortunately, [REDACTED] has decided to go with another repair shop due to this email from Ms. Griffith. This has cost Pack Brothers Collision Center revenue.

Enclosed, is the said email from Ms. Griffith to [REDACTED].

Sincerely,

A handwritten signature in black ink that reads 'Ronnie Pack'.

Ronnie Pack

Enclosure  
/dcr