

GMAC
Insurance

March 9, 2004

State of California Department of Insurance
Claims Services Bureau
300 South Spring Street
Los Angeles CA 90013

RECEIVED
04 MAR 11 AM 01:07
DEPT. OF INSURANCE
LOS ANGELES

RE: Department of Insurance File Number :CSB-5993650
Complainant :Ron & Nancy Gore
Our Insured :Ron & Nancy Gore
Our Claim Number :7196445
Policy Number :2511509A01
Date of Loss :December 11, 2003

Dear Mr. Brunelle:

We are in receipt of your letter dated March 1, 2004, regarding the above complaint/inquiry filed by Ron and Nancy Gore and your request for our labor rate survey.

Our company has done a labor rate survey, which contains inquiries to twelve local shops in the Gore's geographic area. Based on the survey, the average labor rates in their area are as follows:

Body Labor	\$66.28
Paint labor	\$66.28
Materials	\$31.58

I have attached a copy of our labor rate survey.

The shop chosen by the Gore's, PJ's Auto Body, is requesting a labor rate of 72.00 per hour for both body and paint. We have previously sent you our file with notes where we offered the labor rate for body and paint of \$66.00 per hour and were advised by John at PJ's Auto Body that they do not negotiate their estimates or rates.

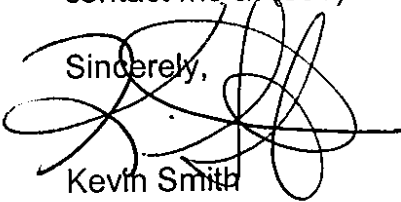
Based on the survey that we have, and the options that we have supplied to the Gore's we believe that our estimate is in line with the established labor rate for the Gore's geographic area and in line with the guidelines of the California Insurance Code Section 758 © and Section 2698.91 of the California code of regulations.

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If you require additional information or if I can be of additional assistance, please contact me at (888) 233-4575 Ext. 5726.

Sincerely,



Kevin Smith
Claims Manager
NATIONAL GENERAL INSURANCE COMPANY
A GMAC INSURANCE COMPANY

Enclosures

	Shop	Body Labor	Paint Labor	Material
1)	Autobody Workshop 2160 Bell Ave. Sacramento, 95838 916-925-1000	\$65.00	\$65.00	\$30.00
2)	Golden State Collision Center 5740 Roseville Rd. Sacramento, 94842 916-331-7550	\$65.00	\$65.00	\$30.00
3)	Monroy's Auto Body 3451 "I" Street North Highlands, CA 95660 916-334-3668	\$64.00	\$64.00	\$30.00
4)	Performance Bodyshop 4811 Madison Ave. Sacramento, 95841 916-338-7301	\$65.00	\$65.00	\$32.00
5)	Thompson's S&S Collision Rep. 5289 Auburn Blvd. Sacramento, 95841 916-331-8921	\$66.00	\$66.00	\$32.00
6)	Utopia Auto Body 7329 Rose ville Rd #1 Sacramento, 95842 916-344-1139	\$68.34	\$68.34	\$36.00
7)	American eagle Auto Body 5912 Auburn Blvd. Citrus Heights, Ca 95821 916-339-1776	\$65.00	\$65.00	\$32.00
8)	Bodycraft Of Sacramento 5613 Auburn Blvd. Sacramento, 95841 916-331-4040	\$68.00	\$68.00	\$32.00
9)	Maita Body Shop 2264 Auburn Blvd. Sacramento, 95821 916-927-1804	\$68.00	\$68.00	\$33.00
10)	Natomas Auto Body & Paint 829 West Del Paso Rd. Sacramento, 95834 916-925-3565	\$68.00	\$68.00	\$32.00

11)	Rick's Body Shop 4604 Auburn Blvd. Sacramento, 95841 916-481-3456	\$65.00	\$65.00	\$32.00
12)	Rodemann's Collision Repair 4339 Auburn Blvd. Sacramento. 95841 916-483-1218	\$68.00	\$68.00	\$28.00
Average		\$66.28	\$66.28	\$31.58

Contact

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