

April 15, 2020

State Farm Insurance Companies
PO Box 2320
Bloomington, IL 61702-2320

Kansas Insurance Department
Attention: Karen Wallace
1300 SW Arrowhead Rd.
Topeka, KS 66604

Re: Case Number: [REDACTED]
Complainant: Tony Adams
Kansas Auto Body Association
Company Name: State Farm Mutual Automobile Insurance Company
NAIC: 25178

Dear Karen Wallace:

Thank you for your recent inquiry into our process as it relates to securing an initial estimate for third party claimant vehicle repairs.

When discussing a claimant's desire to secure vehicle repairs we offer our Select Service[®] Program as the initial option if we have Select Service repairers in the claimant's geographic location. We direct them to these repairers to secure an initial estimate for the repairs. Once we have this estimate we issue payment. The customer is under no obligation to use that repairer. Customers may utilize their claim settlement payment as they see fit including deciding if and where they have their vehicle repaired.

If the customer decides to secure repairs at a repairer other than a Select Service repairer they simply take the estimate to their chosen repairer. If there is a need for any supplement to the original estimate the chosen shop simply contacts State Farm and requests a supplement.

If a customer has already dropped their vehicle at their chosen repairer we would work direct with that repairer to reach an agreed repair amount.

If Select Service is not available in the customer's geographic area, we will offer virtual options when available. If the customer is not able to participate in virtual options, additional estimating options (where available) may include a Vehicle Inspection Site, Estimate Assist, or inspection by our staff estimator.

The manner in which State Farm facilitates vehicle inspections and estimate preparation is consistent with Kansas law. If there is a specific law or regulation you feel we are not recognizing, we would be happy to review it.

Please note this does not appear to be a consumer complaint; therefore, there is no specific claim or action identified on our part to address. Should you have a specific claim which you would like for us to address, we are happy to review that claim.

If you have any additional questions regarding this matter, please contact Section Manager Jeff Avery at [REDACTED] or by email at [REDACTED]

Sincerely,

Jeff Avery

Jeff Avery
Auto ILR Section Manager
State Farm Mutual Automobile Insurance Company