

**DEPARTMENT OF INSURANCE**

CONSUMER SERVICES AND MARKET CONDUCT BRANCH  
CLAIMS SERVICES BUREAU  
300 SOUTH SPRING STREET  
LOS ANGELES, CA 90013  
[www.insurance.ca.gov](http://www.insurance.ca.gov)



July 09, 2020

Andrew Batenhorst  
901 S. Brand Blvd  
Glendale, CA 91204

Our File Number: [REDACTED]  
Regarding: STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Dear Andrew Batenhorst:

The California Department of Insurance has completed its investigation into your recent Request for Assistance that involved State Farm Mutual Automobile Insurance Company's handling of your insurance claim. We thank you for your patience while we completed our review.

The issue you presented to us involves a dispute with the insurance company as to the amount owed for the repairs to the vehicle.

While we have attempted to mediate this claim dispute and have thoroughly investigated the insurance company's claims process, we regret that we are unable to resolve this particular dispute. State law does not provide the Department with the authority to determine how much should be paid on a claim. When two parties disagree on the appropriate amount of damages to be paid, the ultimate decision is left to a court of law. Only a court of law has the authority to weigh the evidence and the merits of each party's position and arrive at a formal binding decision.

Although the Department was not able to assist you in getting this dispute resolved, if you wish to pursue this matter further, you may consider: 1) Filing a lawsuit in Small Claims Court (if the amount of your claim is \$10,000 or less), or 2) Contacting an attorney for legal advice.

Please be assured that each case we receive is reviewed to ensure compliance with the Insurance Code and the Fair Claims Settlement Practices Regulations. Although we do not share our findings on individual cases, as that would jeopardize any present or future action that may be taken against this company; the cumulative results of our regulatory findings are published annually in our Consumer Complaint Study and are available for your review on the Department's public web site.

Although we cannot assist you further in this matter, we appreciate your contacting us regarding your concerns. Inquiries such as yours helps us understand the challenges people face and identify trends in the insurance industry. If you have questions on other insurance-related matters, a good source of information may be found on our internet website at [www.insurance.ca.gov](http://www.insurance.ca.gov) or you may call our toll-free Consumer Hotline at 1-800-927-HELP

Sincerely,

*Jairo Flores*

Senior Insurance Compliance Officer

Phone: [REDACTED]

Email: [REDACTED]

Please refer to our file number when responding.