

## FROM HAIL TO HEADACHES: A STATE FARM INSURED PUSHES BACK

Stuart Smith\* has been a loyal State Farm policyholder since he was a teenager. More than 40 years after paying his first premium, he had no reason to suspect that the company would do him wrong after his 2009 Toyota Tacoma got pummeled in a hailstorm and required considerable repairs. Unfortunately, his first-ever heavy claim with the insurer resulted in an ordeal that has left him shocked and frustrated.

As detailed in this month's Ask the Expert feature by Robert McDorman (see page 16), things went from inconvenient to emotionally draining. With the matter still not fully resolved at press time, Smith is disappointed with the service he has received from his decades-long insurer.

"What is State Farm going to do for the customers who don't have the economic means I have? Is the insurer going to hold a customer's vehicle over them and say, 'This is the price we're going to pay you?' I felt like I was being told, 'Take it or leave it.' They call themselves a 'good neighbor,' but it seems they're giving their adjusters criteria to get out cheap with every claim they can. If they can do this to me, they're going to give the same deal to the single moms out there, who would be devastated by something like this. They won't have the money to handle this or the ability to find somebody to help them out. That's my motive in working with Robert and talking about this.

"[My agent] still cares about people," he continues. "He does everything he can, but insurance companies today aren't what they used to be. You pay your premium, and then you have to argue with them about what you're going to do. If you don't know the criteria and lingo they use, guess what? They're just going to stick it to you. If the agents don't have a say on any of this anymore, it's going to be hard for them to stay in business. Personal relationships between agents and consumers are important, but the corporate side is pushing them apart."

Fortunately, Smith has a less conflicted view of the body shop he chose to do the repairs.

"[Burl's Collision Center owner] Burl Richards won't use aftermarket structural parts; that's the reason I took my vehicle to him. I'd feel terrible if I put my wife or someone else in my vehicle and it was compromised because I went for something cheaper. That just wasn't an option for me. If I'm going to have a wrecked vehicle in the first place, I want it right when I get it back. I don't want Chinese parts all over it.

"This is something that needs to come up in the Legislature," he adds. "Somebody's going to have to work through this and put some limits on what insurers can and can't do."

*\*The consumer's name was changed at his request.*

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