

In the space given to describe the complaint, be sure to include the following details, and attach additional pages if needed.

1. The date you met with the appraiser.
2. The appraiser's name and, if you have it, the appraiser's license number.
3. The name of the insurance company or appraisal company for which the appraiser works.
4. Approximate difference between your estimates.
5. Explain your attempt to negotiate the claim fairly.
6. The Connecticut statute you believe the appraiser violated (38A-790-8).
7. Explain that you have read the Connecticut Insurance Department's "Position Regarding Reasonable and Customary Complaints", and that the appraiser appears to have violated these rules.
8. Include your posted labor rate, the insurance company's labor rate and the rate you are willing to negotiate to.
9. If you have a list of what other insurance companies are paying you, a survey of local shops' rates, copies of estimates written by other insurance companies, or any other written material supporting your position, include them with the complaint.

Following is a sample complaint. DO NOT copy this. It's just to give you an idea of what to write.

On 3/12/03, an insurance appraiser came to our shop to write an appraisal. His appraisal was about half of mine due to the large difference in labor rate. The appraiser wrote his estimate at \$xx per labor hour. He told me all negotiations for an agreed labor rate must be directed to his boss, Joe Smith. When I called Mr. Smith to negotiate the claim, he refused to negotiate. He stated that his company did not negotiate labor rates. I believe this violates Connecticut Statute 38A-790-8. It also appears to violate the Connecticut Insurance Department's "Position Regarding Reasonable and Customary Complaints".

Our posted labor rate of \$xx per flat rate hour is fair and reasonable based on a recent, extensive survey of all repair shops in our area, conducted by us. Results of the survey are included with this complaint. I was willing to drop our rate to \$xx, but Mr. Smith refused to budge one penny. This shows a total disregard of Connecticut's Insurance laws, and an unreasonable lack of flexibility and willingness to negotiate in good faith.

After all information is entered on the complaint form, sign the bottom and fax to each of the people listed below:

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| 1. Connecticut Insurance Department<br>Consumer Affairs Division<br>PO Box 816, 153 Market Street<br>Hartford, CT 06142-0816<br>Attn: Raymond Claytor<br>860-566-7410 (fax)        | Connecticut Insurance Department<br>PO Box 816, 153 Market Street<br>Hartford, CT 06142-0816<br>Attn: Susan Cogswell<br>Insurance Commissioner<br>860-566-7410 (fax) |
| Auto Body Association of Connecticut<br>21 Preston Avenue<br>Meriden, CT 06450<br>203-639-0215 (fax)   | CT Citizen's Action Group<br>139 Vanderbilt Avenue<br>West Hartford, CT 06110<br>860-947-2222 (fax)  |
| Connecticut Insurance Department<br>Market Conduct Division<br>PO Box 816, 153 Market Street<br>Hartford, CT 06142-0816<br>Daniel Harrigan, Program Director<br>860-297-3941 (fax) | Office of the Attorney General<br>PO Box 120<br>Hartford, CT 06141-0120<br>Attn: Justin Kronholm<br>Director, Community Outreach<br>860-808-5387 (fax)               |

After faxing this material to the above phone numbers, make a copy of your complaint and mail the signed original to the addresses listed. It is recommended that you send your packages **CERTIFIED** or **REGISTERED** with a **RETURN RECEIPT REQUESTED**. Their signature on the return card verifies they have received the package.

**IF YOU NEED HELP IN FILING YOUR COMPLAINT- PLEASE CONTACT A MEMBER OF THE BOARD OF DIRECTORS IMMEDIATELY!**