

Department of Insurance Scanning Complaint Template

This complaint is filed on behalf of (Customer name) against (Insurance company name) for unfair claim settlement practice violations under Indiana Code section 27-4-1-4.5(4), refusing to pay claims without conducting a reasonable investigation based on all available information.

(Customer name) was involved in auto accident on (date). (Insurance company) investigated and accepted liability for auto accident (claim #) on (date).

The repair of customer's vehicle required (auto repair shop name) to perform several important and specific operations to properly and safely restore the vehicle to its pre-accident condition. The (Vehicle manufacturer) has specific guidelines and a position statement that the vehicle needs a "Pre-Scan" using special (Vehicle manufacturer) equipment to properly diagnose the damage. A "Pre-Scan" is an important procedure using specified electronic equipment to interface and diagnose the vehicle's on-board diagnostic and safety systems. When a vehicle has been involved in a collision, it's important to identify which parts or systems need to be repaired or replaced.

The (Vehicle manufacturer) also states in the position statement that a "Post-Scan" needs to be performed after the repair to ensure all electronics and safety systems are "on-line" and operating properly. The (auto body shop name) performed all of these scans and calibrations using the special (vehicle manufacturer) equipment.

(Insurance company name) now refuses to pay for the required (Vehicle manufacturer) Pre and Post scans and calibrations safety services without having conducted a reasonable investigation based upon all available information. The (Insurance company name) failed to review and research the information provided by the (name of auto body shop) in order to repair the vehicle properly and safely. This is a violation of the Indiana unfair claims settlement practices - Indiana Code Section 27-4-1-4.5(4).

Attached please find supporting documentation. (List documents)

The Department of Insurance has statutory authority to investigate violations under the unfair settlement practices law and we are respectfully requesting the Department act within its vested authority.

Thank you for your prompt attention.

Sincerely,