



# STATE OF IOWA

KIM REYNOLDS  
GOVERNOR

ADAM GREGG  
LT. GOVERNOR

DOUG OMMEN  
COMMISSIONER OF INSURANCE

September 11, 2018

Aaron Schulenburg  
Society of Collision Repair Specialists  
P.O. Box 909  
Prosser, WA 99350  
[aaron@scrs.com](mailto:aaron@scrs.com)

Re: SCRS Request for Response

Dear Mr. Schulenburg:

This correspondence is in response to your August 30<sup>th</sup> email with an attached June 22<sup>nd</sup> letter requesting information regarding the Iowa Insurance Division's (the Division) authority and Iowa law pertaining to collision repair.

The Division provides the following in response to your questions:

109. Pursuant to Iowa Code Chapter 505, the Division is vested with the authority to govern and supervise the business of insurance in Iowa. Within the scope of this authority, the Division is charged with consumer protection.

110. Insurance claims settlement practices are governed by Iowa Code Chapter 507B and Iowa Administrative Code Chapter 191-15. The Division has authority to enforce these provisions.

111. The Division directs your attention to Iowa Code § 507B.4 and Iowa Administrative Code rules 191—15.31 – 50 and any related common law.

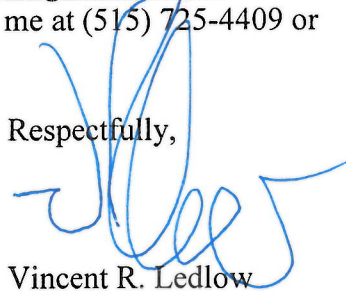
112. Please see the response to question 111. Your question appears to be factual in nature. Without specific facts, the Division is unable to provide more information. Additionally, the Division has limited authority to address factual disputes between consumers and insurance companies. However, the Division seeks to provide assistance to consumers as permitted by our authority. The Division seriously evaluates every inquiry and complaint that we receive. The goal of the Division's complaint process is to ensure that Iowa insurance laws and regulations are enforced. These require that insurers and producers honestly describe policies and coverage and also require insurers follow fair and reasonable procedures in handling claims and determining whether a claim is covered under the benefits promised to Iowans in their policies or contracts.

113. Please see the response to question 112.

114. Please see the response to question 112. Additionally, the Iowa Attorney General has broad consumer protection authority. More information regarding the Consumer Protection Division of the Iowa Attorney General is available at <https://www.iowaattorneygeneral.gov/for-consumers>.

The Division would appreciate a copy of the report you reference in your letter when complete. Please send the report to the attention of Hilary Foster at [hilary.foster@iid.iowa.gov](mailto:hilary.foster@iid.iowa.gov). Should you have any questions regarding the content of this letter, you can reach me at (515) 725-4409 or [vincent.ledlow@iid.iowa.gov](mailto:vincent.ledlow@iid.iowa.gov).

Respectfully,



Vincent R. Ledlow  
Assistant Commissioner for Enforcement

VRL/hf

Cc: Jolene Schurman, Assistant to Commissioner &  
Jared Kirby, Fraud/Market Regulation Bureau Supervisor