

DIVISION OF INSURANCE

Tel: 605.773.3563 | Fax: 605.773.5369 dlr.sd.gov/insurance

July 10, 2018

Mr. Aaron E. Schulenburg Executive Director Society of Collision Repair Specialists PO Box 909 Prosser, WA 99350

RE: Your Letter of June 21, 2018 to Director Larry Deiter

Dear Mr. Schulenburg,

I am writing in response to the referenced letter. I will provide answers to your questions as follows:

- 1. The South Dakota Division of Insurance is the regulatory agency that governs and supervises the business of insurance in South Dakota.
- 2. Claims settlement practices are part of our oversight.
- 3. There is no statute or rule that requires insurers and their insurance policies to recognize manufacturer documented repair procedures.
- 4. We believe it would be reasonable to expect OEM repair procedures to be covered as part of the loss.
- 5. We expect consumers to be notified of all the terms and conditions in their automobile policies.
- 6. If there is a dispute between a consumer and their insurance carrier the consumer can file a complaint with us and we will make every effort to bring the issue to resolution.

Regards,

Daniel R. Nelson

Assistant Director Property & Casualty