

(Date)

Commissioner Grace Arnold
Minnesota Department of Commerce
85 7th Place East, Suite 500
St. Paul, MN 55101

Dear Commissioner Arnold:

The Minnesota Department of Commerce is responsible for seeing that insurance companies fulfill the commitments they make in their insurance contracts. In Minnesota, I am entitled to have my insurance policy cover the reasonable cost of restoring my vehicle to its pre-accident condition.

I am very disappointed to report that my insurer, (insert insurance company name), has not covered the reasonable costs of repairing my vehicle. I have received a bill from the automotive repair shop that completed repairs on my vehicle for labor rates/paint and materials which were not covered by my insurance company. I have had the opportunity to discuss the repairs and charges with the collision repair shop. Their explanations satisfy me that they are being reasonable with respect to their repair time and methods, rates charged and parts and materials provided for the proper repair of my vehicle.

Please let me know if you have any questions or would like me to provide any additional information in this matter. Also, please let me know how your inquiry into this matter proceeds and any action the Department takes regarding these insurance practices.

Sincerely,

(Repair Shop Customer Name)
(Insurance Policy #)