From: Kathy Ress [/O=STATEFARM/OU=HOME/CN=RECIPIENTS/CN=HE8J]
Sent: 10/28/2021 2:48:13 AM
To: Tyler Deneault [tyler.deneault.htjp@statefarm.com]
CC: Tyrone Smith [tyrone.smith.a57w@statefarm.com]; Nicole Manduca [nicole.manduca.lok2@statefarm.com]; Alicia W Gardner [alicia.w.gardner.cjb8@statefarm.com]; Thad Holman [thad.holman.c99n@statefarm.com]; Rob Stewart [rob.stewart.ckf7@statefarm.com]; Alec Hagan [alec.hagan.lejd@statefarm.com]; Erin Pander [erin.pander.sttq@statefarm.com]; Shyama N Terry [shyama.n.terry.bqbj@statefarm.com]; Kathy Ress [kathy.ress.he8j@statefarm.com]; Gregory E Jones [gregory.e.jones.gzwh@statefarm.com]; John Christensen [john.christensen.ghu1@statefarm.com]
BCC: Tyler Deneault [tyler.deneault.htjp@statefarm.com]; Tyrone Smith [tyrone.smith.a57w@statefarm.com]; Nicole Manduca [nicole.manduca.lok2@statefarm.com]; Rob Stewart [rob.stewart.ckf7@statefarm.com]; Alec Hagan [alec.hagan.lejd@statefarm.com]; Erin Pander [erin.pander.sttq@statefarm.com]; Gregory E Jones [gregory.e.jones.gzwh@statefarm.com]; John Christensen [john.christensen.ghu1@statefarm.com]
Subject: Follow Up: repercussions of a roof repair

Tyler,

I understand Nicole has left a message to catch up with you verbally. She will continue her outreach to discuss the claim in detail. I've provided a brief summary below. Attempted contact has been made with agent on two occasions without a return call. We were advised by his staff he will be available tomorrow. TM Bill Matchett will contact Robert to share the results of our claim review and establish a plan to notify our policyholders. We engaged Consulting Services in the review of the claim handling.

Kathy & Tyrone

The information below should not be forwarded to the agent as considered proprietary and is documentation retained in the claim file.

Customer/Agent Concern and Resolution in Progress

Agent Robert Garner contacted Agency Leadership to express the following concerns about the handling of the Fryan claim:

- State Farm recommended roof repair instead of full replacement
- Lack of, or poor communication by Claims
- Delays in estimates
- Amount of involvement required by agent to facilitate the claim.

The claim was originally inspected on May 10, 2021 by Hancock Claims Consultants. Hail damage was noted to the front slope (12 damaged shingles/SQ), right slope (8 damaged shingles/SQ), and left slope (9 damaged shingles/SQ). Damage was also noted to roof accessories and some aluminum gutters, but no other damage was noted to house elevations. The contractor immediately disagreed with the findings. A $1,487.75 payment was issued on May 12, 2021 which included replacing 14 SQ of roofing on 3 slopes.

The file reflects several issues brought up in subsequent conversations including, HOA by-law requirements, line-of-sight determination, issues with matching the existing shingles, and questions of whether the shingles were repairable.

A second inspection by an External Claim Resource was completed on August 2, 2021. Based on this inspection, the estimate scope was maintained, but the square count was increased. A $1,179.61 supplement was issued on August 9, 2021. Review of the file indicates that, based on the initial inspection report, the estimate should have been to replace the roof due to the amount of damage in the test squares on three of the 4 directional slopes.

EXHIBIT
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Discuss Action Taken/In Progress

The contractor's estimate has been reviewed, and is reasonable in both scope and price; as such, we will accept it to move forward with an appropriate settlement. In addition, a supplement will be estimated for additional aluminum gutters. Our intent is to collaborate with the agent to determine the best approach to take for a service recovery. We have attempted to contact the agent but his staff indicated that he was unavailable, and despite a specific message regarding the topic of the call, he has not yet returned out calls. We will attempt to reach him again tomorrow.

We are addressing the individuals and vendor involved in the claim handling in concert with Consulting Services and the Vendor Management Office.

From: Kathy Ress
Sent: Friday, October 22, 2021 10:33 AM
To: Tyler Deneault <tyler.deneault.htjp@statefarm.com>
Cc: Tyrone Smith <tyrone.smith.a57w@statefarm.com>; Nicole Manduca <nicole.manduca.lok2@statefarm.com>; Alicia W Gardner <alicia.w.gardner.cjb8@statefarm.com>; Thad Holman <thad.holman.c99n@statefarm.com>; Rob Stewart <rob.stewart.ckf7@statefarm.com>; Alec Hagan <alec.hagan.lejd@statefarm.com>; Erin Pander <erin.pander.sttq@statefarm.com>; Shyama N Terry <shyama.n.terry.bqbj@statefarm.com>; Kathy Ress <kathy.ress.he8j@statefarm.com>
Subject: FW: repercussions of a roof repair

Thank you Tyler. Copying CM Nicole Manduca as the claim was most recently handled in our Hail Reconciliation segment to review. Also including our Proximity and Deployed CMs to partner with Nicole on the review.

Kathy and Tyrone

From: Tyler Deneault
Sent: Thursday, October 21, 2021 5:00 PM
To: Kathy Ress <kathy.ress.he8j@statefarm.com>; Tyrone Smith <tyrone.smith.a57w@statefarm.com>
Cc: Rob Stewart <rob.stewart.ckf7@statefarm.com>; Alec Hagan <alec.hagan.lejd@statefarm.com>; Erin Pander <erin.pander.sttq@statefarm.com>; Shyama N Terry <shyama.n.terry.bqbj@statefarm.com>
Subject: FW: repercussions of a roof repair

Good afternoon Kathy & Tyrone,

Please see the email below from agent Robert Garner. Attached in the email, you will also find a letter from the insured. Can you please have someone on your team looking into this file and follow up with the agent? Also, can you please keep me in the loop on the findings and conversation with the agent?

Thank you in advance and as always we appreciate the partnership!

Tyler

From: Tyler Deneault
Sent: Thursday, October 21, 2021 5:47 PM
To: Robert Garner robert.garner.r5d3@statefarm.com
Cc: Rob Stewart rob.stewart.ckf7@statefarm.com; Alec Hagan alec.hagan.lejd@statefarm.com; Jason Guilliams jason.guilliams.j39y@statefarm.com
Subject: RE: repercussions of a roof repair

Thank you for reaching out Robert and our sincere apologies for your frustrations around this customers. I will reach out to our executive claims partners to review this file decision and overall customer experience during the handling of this claim. As you know, each claim is handled on it's own merit, however I will ask that we review the entire file.

Thank you, Robert!

Tyler

From: Robert Garner <robert.garner.r5d3@statefarm.com>
Sent: Thursday, October 21, 2021 4:10 PM
To: Rob Stewart <rob.stewart.ckf7@statefarm.com>; Alec Hagan <alec.hagan.lejd@statefarm.com>; Tyler Deneault <tyler.deneault.htjp@statefarm.com>; Jason Guilliams <jason.guilliams.j39y@statefarm.com>
Subject: repercussions of a roof repair

Leadership whom I respect,

I am saddened to share the impacts that my agency is having over roof claims. My client had substantial damage to his roof earlier this year. State Farm recommended a repair instead of replacement when all 5 of his neighbors with other companies were getting complete roof replacement.

In addition to this, I have spent countless hours on this claim because of lack of poor communication. State Farm claims was not returning calls from the contractor nor insured, delayed estimates that were not done until I call and get involved, re-inspections and escalations.

I would do this for any client, but this client in particular is a large client with multiple lines. His father is someone I have been working on for 2 years in regards to a very large IPS case. I have also received multiple referrals of friends.

Today I get cc'd a letter to claims (ATTACHED) from his wife. At the end of the letter, you will see my name mentioned as someone that cannot be trusted in the community anymore. His dad has cancelled all his insurance with me and is no longer discussing IPS. His son is trying to move his business. I also had his friend cancel an 8 auto household this week and afraid more is to come over him and his wife's influence in my town.

This is just one example of many other clients that feel the same way. This is the first time in my 15 years that I have had any issues with claims and this is one example of how my agency, reputation and potential business is being impacted.

<< File: Scan.pdf >>
Thank you

Robert Garner – CLU®, ChFC®, RICP®, President
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<< OLE Object: Picture (Device Independent Bitmap) >>

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