State of North Dakota

Office of the Commissioner of Insurance

J. O. Wigen, Commissioner

State Capitol Building
Bismarck, North Dakota 58505
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BULLETIN 83-2

TO : ALL PROPERTY & CASUALTY INSURANCE COMPANIES ADMITTED TO DO BUSINESS IN THE STATE OF NORTH DAKOTA

FROM: J. O. WIGEN, COMMISSIONER OF INSURANCE

RE : AUTOMOBILE REPAIRS - SELECTED SHOPS

DATE: January 19, 1983

It has been brought to our attention that some insurance companies may be in violation of the North Dakota unfair insurance practices act, specifically in the area of boycott, coercion and intimidation, in the manner in which they are directing the owner of a damaged automobile to have repairs made by a specific body shop.

The insurance company is obligated to make an adjustment on the basis of the policy contract. The matter of repairs is strictly between the automobile owner and the repair shop.

It is entirely proper for adjusters to assist the owner in selecting a repair shop, but it is not within their authority to require that repairs be accomplished by a designated shop.

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