



March 11, 2025

State Farm Insurance Companies
PO Box 2320
Bloomington, IL 61702

Peter Pfeiffer
30545 Roan Dr
Evergreen, CO 50439-8665

Re: DOI File Number: 298521 / SLB
Complainant: Peter Pfeiffer
Claim Number: Not applicable
Date of Loss: Not applicable
Policy Number: 86-K0-2855-7
Company Name: State Farm Fire and Casualty Company
NAIC: 25143
Policy Issue Date: Not applicable

Dear Peter Pfeiffer:

Thank you for the opportunity to respond to your inquiry filed with the Colorado Division of Insurance. We look forward to addressing your concerns on the policy handling for your homeowners policy.

The homeowners application for 30545 Roan Dr, Evergreen, CO 80439-8665 was quoted and bound on November 1, 2024, with a policy effective date of December 26, 2024, and the annual premium of \$2,552.00. The agent placed the policy onto the State Farm Payment Plan.

The application was then submitted to underwriting on November 22, 2024. The State Farm Agent has authority to bind coverage; however, State Farm retains the right to review an application for insurance coverage based on our underwriting guidelines.

State Farm contracts with a third-party vendor to conduct a survey of homes that are being reviewed by underwriting for policy issuance. The right to inspect the risk is a condition of the homeowners policy. These surveys are conducted for numerous reasons:

- To validate the estimated replacement cost based on information provided.
- To allow us to identify conditions where a loss may occur.
- To determine risk eligibility
- To assist customers with loss prevention information to reduce the risk of future loss or damage

It is a standard business practice that the survey vendor contacts the customer at least one day prior to the planned survey and only between the hours of 8 a.m. and 8 p.m., Monday through Saturday. The survey company will attempt to contact the customer directly or leave a voicemail message so that they may advise of any obstacles that might prevent access, such as a locked gate.

On November 25, 2024, our contracted vendor called you and left a voicemail attempting to schedule an appointment to survey the property.

X On November 27, 2024, our contracted vendor arrived at the property, knocked on the door and left a door hanger as notice of their arrival. According to the surveyor, you appeared and spoke to them. The surveyor then identified themselves, shared their credentials and explained the reason for their visit. You refused to allow the vendor to take exterior photographs, so the surveyor left the property as requested.

On November 27, 2024, the agent's office called underwriting requesting the withdrawal of this application and to void the New Business Underwriting Survey. Underwriting did void the New Business Underwriting Survey as requested.

X On December 5, 2024, underwriting received the application and processed the withdrawal as requested.

We do apologize for the frustration you experienced during the survey process and hope the withdrawal of your application and the refunding of your premium payment resolves this matter.

X State Farm Payment Plan/Billing will respond separately for their respective areas of concern.

Thank you for allowing us to review this situation and address your concerns. Should you have any further questions please contact your State Farm agent, Michele Vargas, at 303/574-6629.

Sincerely,

Richard Hsiung

Richard Hsiung
Underwriting Team Manager
State Farm Fire and Casualty Company

Cc: Shawna Bailey, Senior Insurance Analyst
Michele Vargas, Agent, 06-2443