
From: ivan99999 <ivan99999@aol.com>
Sent: Tuesday, April 7, 2015 10:15 AM
To: Haley, Nikki
Subject: Fwd: Complain about Allstate Insurance
Attachments: sprint calls and to winnsnows home-2_resized_1.jpg; sprint calls and to winnsnows home (2)_resized_1.jpg; sprint calls and to winnsnows home (3)_resized_1.jpg; sprint calls and to winnsnows home (4)-2_resized_1.jpg; sprint calls and to winnsnows home (4)_resized_2.jpg; sprint calls and to winnsnows home_resized_1.jpg; 2258_001.pdf

Sent on my Samsung Galaxy S® 5

----- Original message -----

From: ivan99999 <ivan99999@aol.com>
Date: 04/07/2015 9:13 AM (GMT-05:00)
To: governor@state.il.us
Subject: Complain about Allstate Insurance

Honorary Governor:

Even though I live in South Carolina, I complained to the Illinois Insurance Commission about allstate, which is headquartered in Illinois. I'm providing you copies of my complaint and copies of letters I got and copies of phone calls I made to Allstate. This is not all of the evidence. I hope your commission will take action. Please keep all my files on record as I'm trying to interest 60 minutes and other media to expose the story.

Please see attachments.

Respectfully submitted.
Ivan Elder

Here is my original complaint:

I want to make a very significant complaint about Allstate.

During the past 6 months, I believe Allstate has terminated my insurance twice (×2), without ever mailing me a bill, notice of cancellation, or phone call.

This is happened twice in the last 6 months. I have been with Allstate for 16 years and I always end up paying my bills even if they're a little late. So I don't see how I could have had two terminations and not noticed a cancellation notice or a bill.

In fact the first time Mr Winslow, my agent, sent me a statement in which I said I didn't have damage to either

of the cars on my commercial business policy. I signed it and sent it in and then asked why Allstate needed it and he said my commercial policy had been terminated. This was about 5 or 6 months ago.

I was quite flabbergasted but I felt like, well, maybe it's a clerical error and I haven't any damage, that has been no harm. However I did renew the policy around December and Allstate claims they sent me a bill December 22nd and then later a cancellation notice. I never got either-- I never got a phone call, an email notification or mail of any kind about billing or the cancellation. I received several letters talking about a termination earlier but I assumed that was the first time the policy had terminated (the time mentioned above). Further, if they sent me a bill on December the 22nd, I probably wouldn't have gotten it until December the 28th, and yet Allstate cancelled my policy 2 weeks later and that seems a little unusual and hasty.

Saturday 1/31/15 when I received another letter about past termination, I called Mr Winslow at home and he said he could do nothing about finding out about the insurance on Saturday. I also called Allstate central office the same day and they told me the same thing.

In other words, a person who has a commercial policy can find out nothing about it and do nothing about it during the weekends!

And then unfortunately later that SAME day one of my cars was in a slight fender bender and of course Allstate now claims that they cannot cover that, because indeed my insurance had lapsed. Even though I made a call that morning to both Mr. Winslow and central office they couldn't help me find out whether I had insurance or not, or make sure I had it in case I didn't. If these were responsible business persons and agencies, they surely could have made sure that I was covered on the spot and then the wreck that happened subsequently would have been covered. But neither the agent nor the agency operated as a professional business agents. Thus I'm now having to pay a subrogation, \$4200 out of pocket.

I have spoken to Mr Winslow and central office of Allstate and they just say well, we sent you the mail --you just didn't pay attention to it. How likely is it that after 16 years I would be cancelled twice within 6 months and never get mail, never got a phone call, never get any email, never get anything. Beyond that the policy was cancelled January the 14th, I have yet to receive a letter from the South Carolina Department of Motor Vehicles, and Mr. Winslow did not know they cancelled the policy either. So after 16 years, I'm told that I received mail twice notifying me of pending cancellation and I'm ignored it even though I own 2 commercial vehicles that are probably worth about \$40,000. How likely is this?
I don't think it's likely at all.

Further, Mr. Winslow, said the cancellation took place on January the 14th, 2015. And yet I told him I scan every bill and notice into my computer and looking back I have one of those termination letters dated [January 3rd, 2015](#). I CAN SEND YOU A COPY OF THIS DOCUMENT. Clearly Allstate doesn't even know the date of cancellation. They are making some kind of huge mistake in their billing and cancellation of these policies.

I need help with this insurance claim. Again Allstate has had numerous opportunities to contact me and I even contacted them about my insurance policy and they said everything was fine. Around the middle of January, I called the central office at Allstate and inquired whether I owed anything and they said my commercial policy was paid up. I am attempting to secure my at&t home line records and I can prove this call. In fact, my wife overheard the call and can testify under oath that it was made.

And the day of the wreck, and before the wreck, I contacted both my agent and central office --neither of which could tell me anything about my business insurance. To me this is all ridiculous.

If I'm even the one day late on a payment to a credit card or a home mortgage or anything else I start getting calls everyday about the payment of the amount I owe. I never got a single call from anyone at Allstate about

termination of my policy, never got a single email about it, never got a single regular mail form about it. I also think that termination of a policy or notice thereof should be sent signed receipt --that way the person knows they got it and the agency knows the person got it. I've heard so many complaints about Columbia mail for example that I don't trust it.

Further, I have records of my mobile phone calls, and they alone show I called Allstate local office, my local agent, 11 times after January the 14th. Supposedly January the 14th was the termination date but no one ever mentioned that they policy was cancelled during these calls that I made. And make all this worse, I'm now getting bills for 240 dollars that I owe to Allstate and yet they cancelled my policy and never notified me of either the bill or the cancellation. I also have numerous emails I believe after the January 14th between myself and my local agents office, and again why didn't they notify me my commercial policy had cancelled? I will be glad to provide more evidence of these things if you need it. I don't plan to pay this bill. It's a amazing insult on top of all the insults I've gotten from Allstate.

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