

Marshall S. Houston
6 West Decatur St.
Greenville, SC 29617

October 22, 2015

The South Carolina Governor's Office
1205 Pendleton St.
Columbia, SC 29201

Re: Safeco Insurance

Dear Sir(s): This letter is to apprise the government of Safeco Insurance practices in the state of South Carolina.

Due to inclement weather, I filed a claim on my homeowner's insurance for my roof, and it took Safeco until Friday to finally show up to assess my claim, and the claim's adjuster offered me \$300.94 for my roof. I may have a \$1000 deductible; hence, that leaves me with nothing.

If Safeco can send a reputable contractor to replace my roof for \$300.94, I may be open to this idea, yet, I very seriously doubt this work can be done for this paltry sum of money. I find this very insulting.

As a lifelong citizen of South Carolina, my opinion is I find it in poor taste that hugely wealthy outside companies, can enter the South Carolina market and run roughshod over the working-class folks. My opinion is carpetbag companies do not belong in South Carolina.

My opinion is that companies like Safeco, Liberty Mutual should be fingered, denounced, and scolded; and, my opinion, notwithstanding of their economic prowess, they should be required to act decent; or, my opinion is they should be booted-out of the state of South Carolina, and this is exactly how I feel in regards to Safeco, Liberty Mutual.

My opinion is I feel as if I am hamstrung, for the insurance companies may be able to increase rates, cancel service, leave one hanging with damaged items; hence, another insurance company may not write a policy due to prior damages.

In the case of automobiles, if a customer fails to have insurance, he/she may be criminally charged. I find this very distasteful. My opinion is I feel the criminals are not the folks without insurance.

My opinion is if the South Carolina politicians continue to permit the insurance industry to run amok, at the minimum, then please pass a law which would not require residents to carry car insurance or any other types of insurance.

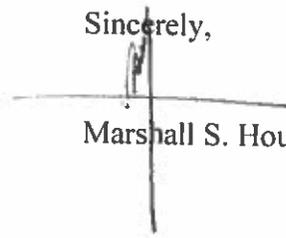
As of late, I read the online reviews of Safeco Insurance, and the reviews congealed my viewpoint, as I noted other poor reviews, even beyond this state.

In summary, my opinion is I feel Safeco Insurance has no problem receiving money; yet, my opinion is I feel they have a problem honoring claims. Duh! I felt that was the purpose of insurance.

And, now I have a damaged roof, and no money.

Thank you for your attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Marshall S. Houston", is written over a horizontal line. A vertical line extends downwards from the center of the horizontal line, passing through the signature.

Marshall S. Houston