

Dear Sir/Madam.

I am writing to formally lodge my dissatisfaction with your recent claim settlement offer of KES 20,500 for my insured vehicle, Toyota Passo KDA 153V, claim reference C/105/S1001/2025/000011.

1. Contradictory Valuations by Your Office

Your own assessment report dated 16/05/2025 valued the total cost of repairs at KES 154,860, inclusive of:

Parts: KES 87,500

Labour, Painting, Primer, Miscellaneous: KES 46,000

VAT (16%): KES 21,360

This was conducted by your assessors and clearly establishes the extent of the damage and cost of repair.

However, the CIL offer you shared later drops this figure down to KES 95,500, with no VAT included, and then deducts KES 75,000 as excess, leaving only KES 20,500 payable to me. That's a drastic reduction of over KES 59,000 from your own initial assessment, with no explanation or breakdown.

2. Garage Quotation Unfairly Ignored

The quotation I provided from Brothermans Motors Enterprises — a registered and qualified garage — came to KES 127,600 and accounted for:

Genuine market-based prices for parts

Labour, 2K primer, buffing, polishing, and full-body detailing

VAT, as legally required

At no point was my garage contacted or engaged for verification or justification of their pricing. I find this omission unacceptable and irresponsible. This denies me the right to defend or explain my chosen service provider, and instead puts me in a vulnerable position where I am forced to accept a stripped-down figure determined without my involvement.

3. Unjustified Reduction in Payable Amount

Even accepting the KES 75,000 excess, which I am willing to honor as per policy terms, the difference between the garage's KES 127,600 quotation and your KES 95,500 evaluation is unjustified.

Why was the repair cost slashed by over KES 30,000 without consulting the garage or me?

Why is VAT omitted in CIL's figure, yet included in both your own assessment and the garage's quotation?

What is the justification for removing legitimate services like full body polishing, 2K primer, and miscellaneous work?

This results in an underpayment that directly affects the quality and safety of repairs, and forces me to absorb costs that should clearly fall within your liability.

4. Escalation of the Matter

I find the handling of this claim unprofessional and prejudicial. It undermines the purpose of insurance, leaving the insured with nearly the entire financial burden despite having paid premiums in good faith.

Accordingly, I am escalating this issue and hereby CC the Insurance Regulatory Authority (IRA) and other relevant oversight agencies for investigation.

DEMAND FOR FAIR ACTION

I respectfully request the following:

That your office re-evaluates the settlement to align with either your own assessment report (KES 154,860) or the actual garage quotation (KES 127,600)

That the KES 75,000 excess be applied fairly and transparently, and no additional deductions be made without basis

That you engage directly with Brothermans Motors to verify or rationalize any pricing disagreements rather than unilaterally dismiss their quotation

Failure to do so will leave me no choice but to pursue the matter further through official complaint channels and legal recourse.

I look forward to your urgent response.