

PROTECTING PASSIONS

BY FRANK DREANO

I've been with NCM Insurance about four years now. After reading about their rates, level of coverage and responsiveness in dealing with claims, I decided they were the best choice for insuring my classic cars.

I own an original 1961 270hp convertible and an original 1963 250hp coupe. The split window was awarded a high Regional NCRS Second Flight (a 93% score) in January of 2016. I wanted top notch coverage for such timeless pieces of automotive history while still having the latitude to drive and enjoy them. A policy with NCM Insurance seemed like the right decision.



You can hear about how good an insurance company is, but nothing compares to a personal experience in dealing with a claim, especially a large claim like what I had.

My wreck was not a fender bender. The front end of this all-original car was mangled as you can see in the picture below. After some reflection, there were only two local shops that I considered capable of doing the level of work that would meet my standards. Within 24 hours of the wreck, I called Adam Boca of NCM Insurance and the response was stellar. I felt there was a genuine concern that I was okay physically followed by reassurances that my car would be repaired meticulously. I was assigned an adjuster to the claim immediately who happened to be a split window owner himself!

The shop I chose was *Burke's Corvette* in Maitland, Florida. I knew the owner, Tim Burke, from back when he had done some work on my 1961 Corvette. I was impressed by his attention to detail and work ethic, so I wanted him on the project.



After the car was towed to the shop, I went there to see Tim, and he told me that the NCM Insurance adjuster had called him *before* the car even arrived at the shop. Tim shared how the adjuster had made it clear that the car was to be done correctly and to my satisfaction. Tim got a chuckle out of that and said in his 45 years in the business, that had never happened before.

It took a couple of weeks for Tim to pull the repair estimate together. The adjuster took another day or two to review it and then issued me a check without hesitation. The estimate was based on procuring original parts (when available) or top quality reproduction pieces if necessary. On a 1963 Sting Ray, many parts are one year only, such as the headlight buckets and horns for example. Some parts, such as hoods are nearly VIN-specific.



Then, while the repair work was in progress, some additional wreck related issues were found. The original Muncie transmission was locked up and the timing gear cover was damaged, among other things. Again, Mr. Baker reviewed the claim and promptly issued a second check.

The repairs are in their final stages now. Throughout this ordeal, in the midst of what can only be described as a Corvette owner's worst nightmare, I have to say that dealing with NCM Insurance has been the most worry-free part of it all.

As a side note, the driver of the car that hit me received a citation. It turned out that he didn't have insurance and neither did the owners of the Escalade he was borrowing. While this could have been a problem with other insurance companies, who might have looked to cut corners on my repairs, this was a non-issue with NCM Insurance.

When I talk to other classic car owners about insurance companies, they always ask, "...yeah but do you know how they've handled any claims?"

I smile and say, "Let me tell you my story."

