

SUPPORT SB 554 BY HUGHES AND HB 1437 BY CLARDY!

FROM:
MANSFIELD, TX

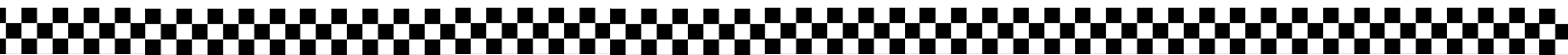


Rebecca Papp was involved in a crash where the at-fault driver was insured by USAA. She took her car to her preferred body shop, and it was declared a total loss. USAA undervalued her total loss claim, so she filed a claim with her own insurer, State Farm. State Farm also undervalued her total loss claim, but she was able to hire an independent, third-party appraiser, who was able to come to an agreement with State Farm on the correct value of her total loss claim. However, State Farm removed the right to appraisal for *repair claims* in its Texas policies. We need every auto policy in Texas to have the right to a fair appraisal for repair claims and total loss claims!

Without the right to a fair auto appraisal, Texans will have no real options when insurance companies give lowball offers.

State Farm Offer: \$9,896
Appraisal Award: \$16,125

Difference: \$6,229



TEXANS NEED #FAIRAPPRAISAL AND #SAFEREPAIRS.

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**FROM:
SUGARLAND, TX**

Carlos Perez volunteers on various philanthropic boards around the Greater Houston community. His son was involved in an accident in their family's Kia Optima. His longtime insurance carrier deemed their car a total loss and offered him around \$13,000. He researched and found similar Kia models for sale well above what his insurance company was willing to offer him. When he presented his research to his insurance company, they refused to increase their total loss offer. He hired an independent, third-party appraiser, who was able to come to an agreement with Carlos' insurance company on the correct value of the vehicle.



**Insurance Offer: \$12,735
Appraisal Award: \$15,000**

Difference: \$2,265

Without the right to an independent, third-party appraisal, Carlos fears that more people will drop their insurance coverage when they are lowballed by their insurance company. Fair appraisal helps consumers and insurers determine the correct value of a total loss. We need ALL Texas insurance policies to have the right to a fair appraisal!

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**FROM:
AUSTIN, TX**

Donna Rose was in a five-vehicle highway crash. She took her car to her insurance company (Farmer's) "preferred" body shop and authorized a damage-only assessment, deferring repairs until deciding whether to keep or sell her vehicle. The Farmer's-preferred shop neglected to provide the promised estimate and made shoddy, unsafe, and partial repairs without her knowledge or consent. After realizing the car was improperly repaired, Mrs. Rose took her car to an independent, local body shop. There, they discovered the "preferred" shop ignored visible structural damage and the OEM-required airbag-related safety procedure. Farmers refused payment for OEM parts for the work, so Mrs. Rose pursued her right to hire an independent, third party appraiser. After investigating her claim, the appraiser increased her award, which enabled her to repair her car safely.



Insurance Offer: \$5,140
Appraisal Award: \$7,206

Difference: \$2,066

"Hiring an independent appraiser...felt like the right thing to do to stand up for being taken advantage of by our own insurance company."

- Donna Rose

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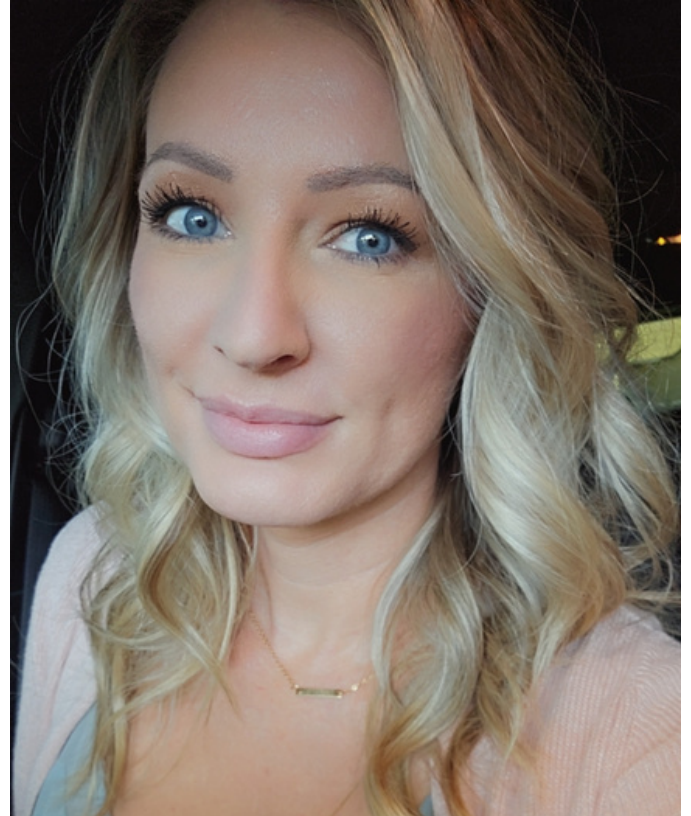
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**FROM:
LONGVIEW, TX**

Michelle Shaw was dropping her son off at a babysitter's house on her way to her Tuesday night class when she had a small accident. She took her car to her local, independent body shop to get it fixed, who quoted the repairs would be about \$8,000. Her longtime insurance company, GEICO, originally quoted the repairs would cost \$2,500. GEICO's final offer was just over \$5,000. Michelle hired an independent, third-party appraiser who was able to help Michelle settle the dispute with GEICO, getting Michelle and her family back on the road with confidence that her car was repaired safely.



GEICO Offer: \$5,236.20
Appraisal Award: \$8,064.47

Difference: \$2,828.27

In 2022, GEICO tried to remove the right to appraisal for repair claims in Texas auto policies. If Texas lawmakers do not pass legislation that makes fair auto appraisal mandatory in auto policies, people like Michelle will have no real choice but to accept lowball offers from their insurance company.

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**FROM:
HOUSTON, TX**

Sean Pan was involved in an accident on December 14, 2022, in his 2022 Alfa Romeo Giulia, right before his wife was about to give birth to their first child. State Farm gave him a list of their preferred body shops, and he called each one to ask if they had the qualifications to work on his vehicle. He researched certified repair shops in his area that were qualified to repair his vehicle and found a shop that was not on the preferred list. After Sean took it to the body shop of his choosing, the repair shop -- which was the only shop in his area qualified to fix his vehicle -- quoted that the repairs would cost \$15,481.18. State Farm, who Sean has been with for nearly 10 years, would only pay \$13,966.91. Sean got his car repaired at his body shop and tried to work with State Farm to get to a resolution on the right cost to repair. Because State Farm does not have the right to a fair auto insurance appraisal for repairs in Texas policies, he had no choice but to pay the difference, which amounted to over \$2,000 including his deductible.

**Without the right to a
fair auto appraisal,
Texans will have to
pay thousands of
dollars out of pocket to
have their cars
repaired safely.**



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**INSURANCE COMPANY:
LIBERTY MUTUAL**

**FROM:
GARLAND, TX**



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Jean Fraser was driving their grandkids from Garland to Fort Worth after taking them Christmas shopping. She was sideswiped by another driver. Ed Fraser took their car, a 2019 Genesis with 3,000 miles on it, to their preferred body shop. Their insurance company, Liberty Mutual, offered too little to repair the car, but thankfully their policy had the right to invoke appraisal. They hired a third party appraiser, who was able to get the insurance company to provide the correct dollar amount for their car to be repaired safely. The Frasers were able to get back on the road with confidence.

Insurance Offer:

\$13,943.67

Appraisal Award:

\$25,228.97

Difference:

\$11,285.30

Texans need #FairAppraisal and #SafeRepairs.



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FROM:
DALLAS, TX



Cindy Hellstern is an ER nurse and new grandma. She had minor damage to her 2011 Mercedes SUV with less than 60K miles on it when she was moving the vehicle in her driveway. USAA deemed her car, which could have been safely repaired, an economic total loss, giving her no say in the matter. She hired an independent, third-party appraiser and received well over USAA's original offer. Most importantly, she was able to have her car repaired. She believes that since her car had such a high value for parts, USAA was keen to total it.

"If not for the appraisal clause in my policy, I would have lost my car with no say in the matter, with no notice from them, and no discussion."

Economic Total Loss Details:

Insurance Offer: \$16,591
Appraisal Award: \$18,900
Difference: \$2,309

Salvage Details:

Insurance Offer: \$6,538
Appraisal Award: \$3,390
Difference: \$3,148

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