

Thank you for your willingness to help Texas body shops.

There are many struggles that body shops face today with the major surge in new vehicle technology, ever-changing repair procedures and much more. We spend thousands of dollars on training and certifications to make sure that when we repair your vehicle that we are up to date on all safety methods and standards of repair. Nothing is more important to us than sending you home in a **safe car**. That is why so many times we put our profitability aside to do just that— send you home safe.

Insurance companies often times try to force us to cut corners or use counterfeit parts that have not been safety tested. The Texas consumer bill of rights states that an insurance company cannot dictate the use of these parts but they do so everyday. We are wanting to take a stand and let lawmakers and the Texas Department of Insurance know that these practices are taking place every day at Texas body shops. Many shops are small businesses and can no longer afford to absorb the cost to do the right thing, especially in today's economy.

So thank you for advocating on our behalf and letting our local lawmakers know that you, as a constituent in their district, have been affected by these dangerous tactics that only save them money.

The following page is a simple letter that we will send on your behalf to you local State Representative, Senator and Texas Department of Insurance. The form asks for your address so that we can look up the correct member in your area as your home address may be in a different district than our shop.

By Signing page two of this document you give authorization the collision center and/or the Auto Body Association of Texas to file a complaint on your behalf with the Texas Department of Insurance concerning the manner in which your claim was handled.

If you have any questions please feel free to ask.

Thank you again for being a valued client of ours.



As a constituent of yours and a consumer in the great State of Texas, I wanted to bring to your attention the issues that I experienced from the insurance company responsible for indemnifying me for the loss I incurred after an accident involving my vehicle. I hope that you will help pass Legislation that will help consumers like me receive safe and proper repairs without having to go through an expensive court battle with this insurance company. I will also be sending this to the commissioner of the Texas Department of Insurance so that they also know that insurance companies are taking advantage of Texas Consumers.

I experienced the following issues with the insurance company during the course of my claim:

_____ 1. The insurance Company used language that attempted to steer me to their preferred collision center.

_____ 2. The insurance company used tactics to delay my claim which punished me for not using their preferred collision repair center.

_____ 3. My claim was under indemnified by the insurance company. As a result, either myself or the repair facility was forced to pay out-of-pocket to properly and safely repair my vehicle.

_____ 4. The insurance company refused to indemnify me for safe and necessary OEM (manufacturer) repair methods by ignoring and refusing to reimburse for procedures that the manufacturer of my car deemed necessary for a safe repair.

_____ 5. I had to pay out of my pocket in order to properly repair my vehicle back to pre-loss condition.

_____ 6. I believe that TDI (Texas Department of Insurance) should enforce the consumer bill of rights by prohibiting insurers from dictating the use of cheap, imitation parts.

_____ 7. The insurance company undervalued my vehicle when settling the Total Loss claim.

_____ 8. The Insurance Company refused to allow me to invoke my policy right of appraisal.

_____ 9. The Insurance Company unlawfully deemed my repairable vehicle a Total Loss.

_____ 10. The Insurance Company refused to properly indemnify me from charges due to the collision facility associated with the Total Loss.

_____ 11. The Insurance Company abandoned my vehicle at the collision facility.

_____ 12. The insurance company refused to honor the rental car coverage limit in my policy.

I hope that you will vote to pass the legislation required for the safety of Texas drivers. If you have any questions about my claim experience please feel free to contact me.

Signature

Date

Name		Insurance Company	
Address	(street)	Claim #	
	(city, zip code)	Year/Make Model of Vehicle	
Phone #		Adjuster/Supervisor	
Email		Handling claim	
Brief description of issue			