

PUBLIC COMMENTS

HB 2534

HOUSE COMMITTEE ON INSURANCE

Hearing Date: April 20, 2021 10:30 AM - or upon final adjourn./recess or bill referral if permission granted

Dennis Smith II

BEBRICK COLLISION CARE CENTER

WACO, TX

THIS BILL IS NEEDED SO THAT THE INSURANCE INDUSTRY CAN ADAPT THEIR PROCESSES TO THE PROPER PROCESSES NEEDED TO PROPERLY REPAIR VEHICLES TO THE MANUFACTURES PROCEDURES. THE QUESTIONS NEEDS TO ASK WHY DOES NOT EVERY ADJUSTER FOR THE CARRIERS HAVE ACCESS TO PROPER PROCEDURES ON THEIR COMPUTERS. THE MANUFACTURES SPEND MILLIONS OF DOLLARS IN R&D TO MEET THE HIGHWAY SAFETY STANDARDS. THESE STANDARDS ARE FOR ONE REASON. THAT REASON IS THE SAFETY OF THE CONSUMER. WHY DO OUR LAWS ALLOW FOR ANY REPAIR TO BE ANYTHING THAN WHAT THE MANUFACTURERS REQUIRE.

BEBRICK COLLISION HAS 7 OEM CERTIFICATIONS. WE CAN HAND A SUPPLEMENT PACKAGE TO AN ADJUSTER WITH ALL THE INFORMATION FROM THE VEHICLES MANUFACTURER TO PROPERLY REPAIR A VEHICLE AND THAT PACKAGE WILL BE PUT IN THE TRASH BY THE CARRIERS ADJUSTER BEFORE LEAVING THE FACILITY.THE NORMAL COMMENT BY ADJUSTERS IS THAT OTHER SHOP DO NOT CHARGE FOR THESE PROCESSES OR THAT IS NOT USUAL AND CUSTOMARY IN THIS MARKET. SO MY GUESS IS THE CARRIER ASSUMES THESE PROCESSES ARE BEING CARRIED OUT FOR THE SAFETY OF THE CONSUMER. WELL WE ALL KNOW WHAT ASSUMES EQUALS. THE INSURANCE HAS RAN THIS INDUSTRY SINCE THE 1980'S. I UNDERSTAND EVERYONE IS ENTITLED TO A PROFITABLE BUSINESS. A PROFITABLE BUSINESS SHOULD NOT BE AT THE EXPENSE OF CONSUMERS SAFETY. SAVINGS OVER SAFETY IS THE NORMAL FOR THIS INDUSTRY WHICH IS A TOTAL DISGRACE.

NOW IS THE TIME TO DO WHAT IS CORRECT FOR ALL THE CONSUMERS SAFETY AND NOT THE INSURANCE INDUSTRY PROFIT MARGIN. IT WOULD BE GREAT TO SEE THIS GREAT STATE OF TEXAS STAND UP FOR WHAT YOU KNOW IS RIGHT FOR ALL CITIZENS OF TEXAS. BE A REAL LEADER WHICH IS WHAT THE STATE AND COUNTRY WERE BUILT ON. LETS SEE IF THEIR IS A BACKBONE ON THIS PANEL.

Charles Anderson

Ellis County Auto Repair

Waxahachie, TX

I am for HB 2534.

Jonathon Crocker

S&W Expert Collision Repair

Lufkin, TX

Thank you for your time to hear HB 2534. Collision Repair facilities continually face challenges on a daily basis from insurance companies handling of insurance claims. Thank you for your service and may God Bless Texas.

Gerald Mcnee

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Ultimate Collision Repair Inc

Edison, TX

Without this clause the consumer has no legal rights to their claim giving full authority to the insurer, the fox watching the hen house.

Tommy Ames

Automotive Electronic Solutions LLC

Longview, TX

PLEASE SUPPORT HB2534

Lee Rivera, Owner

RR Collision center

Rio Grande City, TX

Let it pass and support it

SHAUN JONES

SELF - BODY SHOP DIRECTOR

SPRING, TX

Consumers need their rights protected . I see too many consumers taken advantage of by insurance adjusters/companies because of their lack of knowledge ..

Adam Abercrombie

Self / Auto Repair Shop Owner

SULPHUR SPRINGS, TX

Thank you for your consideration on this bill.

Gregory Luther

Helfman Dodge, Inc

Magnolia, TX

I am in favor of & support HB 2534. This bill is badly needed. Mandating that all auto policies have a good appraisal clause such as what's described within this bill is vital to Texans being able to the challenge their insurance company when we disagree with the value of a covered loss. Without a good appraisal clause, our only other option is taking the carrier to court, which is extremely costly and time consuming. Texans need help reeling in the bad actors in the insurance industry and this bill will give us that help.

Sergio C Hernandez, Mr

Tipotex Chevrolet, Inc

Brownsville, TX

This is extremely important!

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Steven Stringer
RENO PAINT & BODY
Paris, TX

We need this bill passed

Scott Hilderbrand, GM
Self
San Antonio, TX

Please support HB 2534

Chris Bull
Tommie Vaughn Motors
Spring, TX

I am employed at a Dealership Collision Center in Houston. I personally witness many times the insurance companies trying to get us to do what is not right for the customer. I have many problems getting them to pay for operations that we have to perform to repair the vehicles the way the factory expects us to. Have to repair without pay or deny job but most of the time we just repair it without pay because if we repair a car improperly and something happens it comes back on us not the insurance company. I support this bill mainly because of the factory recommended procedures. Sure it would be nice if the aftermarket parts would be removed because they are NOT quality parts no matter what anyone says, if they were the vehicle builder would use them to save money. No matter who says they are good, they are junk and not tested like the vehicle maker test them!

Nicholas DeLuca
Self / Estimator
Benbrook, TX

Please support HB 2534. It is imperative that automobile insurers provide for the appraisal clause in Texas. Without it, the insured does not have recourse to resolve a disagreement with their insurance company.

Burl Richards, Mr.
ABAT
Henderson, TX

Please support HB 2534 to help Texas Consumers resolve unsafe and under indemnification issues with vehicle collision repairs

Lesla Frye
self
Lancaster, TX

please support HB2534

Trey Perdue, MR
ABAT

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Houston, TX

Help the consumer understand the four walls of the appraisal. Don't have it be the repair facility to be the bare of bad news on what the insurance company wont pay for.

Fox Hoover

Self

McKinney, TX

Please pass this bill, Insurance companies are stealing from working class people everyday , by not having a checks and balance law in place.

STAN PIERNICK

RAPID ROYAL ENTERPRISES DBA Maaco

New Braunfels, TX

Please support this bill.

Noel Welsh

Welsh Collision Center

Deer Park, TX

HB2534

Kenneth Gardner

self Collision Repair

Burleson, TX

Insurance companies are not concerned with properly indemnifying clients and/or claimants for covered damages. The citizens of Texas and our visitors need an avenue to pursue complete repairs that re-establish the integrity of the safety features of the vehicle as designed by the manufacturers.

Brian Brunson

Auto Tech Services, Inc.

Mansfield, TX

Appraisal Clause allows a path to settle repair disputes without a legal battle. Great for all party's.

Gerald Condon, Pres/CEO

Collision & Classics Inc.

Beaumont, TX

Representative Clardy your tireless efforts to push this bill mean so much to Texas Consumers who have no knowledge of the methods and devices Insurance companies use to control and subject Consumers with improper, uncertified and unsafe auto repairs during their claims processing through Texas collision repair shops. Collision repair shops are overwhelmed with strong arming, intentional corporate red tape and bullying tactics by the Insurance Claims Reps and upper Management to control the collision repair process. The Consumer is gullible, provided half truths or down right lied to by the Insurance Reps, thereby

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creating unsafe repairs in the field. This must be stopped for the safety and security of all Texans. Please continue to fight the good fight. We are with you and support HB2534. With much respect, Gerald Condon

Crystal Griffin

Self/body shop owner and consumer

Winnsboro, TX

I am a body shop owner and a consumer in the great state of Texas. We see first hand what happens when insurance companies choose their profits over taking care of their customers. When you let the fox guard the henhouse, those hens WILL get hurt. Our customers are having to invoke their appraisal clause at least 50% of the time to get proper repairs. If it were not for that option our customers would be left to foot the bill by thousands of dollars and/or we would be going into our pockets even more than we already do to help our community. The general public is under the impression that once they pay their deductible, the insurers will take care of all the rest that is involved in the proper repair of their vehicle. As it is now, that's just not the case and the appraisal clause is the only option they have to make them whole per the contract they entered into with their insurance company. If you don't require this option in all policy's, the insurers will eventually remove this option just as State Farm has with repairs and the consumers of Texas will be left holding the bag. The only other option is to get a lawyer, which is next to impossible since lawyers don't take cases of this nature, without bodily injury, and very few people have the funds to hire a lawyer. It is up to you to look out for the consumers of Texas and insure they have an option to protect themselves, just as the Texas Department of Insurance encourages them to do. Please do what is best for the majority and the people who need your help and attention. Thank you for looking out for Texas!

Logan Payne

self

Forney, TX

Allowing an insurance company to remove their appraisal clause from an auto policy opens the door for a lot of litigation. The appraisal clause allows protection for the insured and insurer to make sure a fair and reasonable settlement is reach.

DARRELL SMITH

MCDANIEL'S QUALITY BODY WORKS

Longview, TX

It is critical that this bill be passed so that the consumers of Texas have an avenue to resolve disputed automobile claims. Without this provision in the policy, it gives insurers the freedom to walk out on claim payments and challenge the policyholder to take the dispute to court for resolution. Every policy sold in Texas should give the policyholder the right to the appraisal process so that insurance companies are held accountable for their actions.

Chance Peckham

Self

Mineola, TX

Thanks

Eric McKenzie

self, Collision Director

Heath, TX

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I support this bill because the right to appraisal is in all Texas insurance policies except for State Farm. It has been used successfully by many of our clients to settle disputes to safe and proper repairs as well as total loss value disputes. I am asking that you pass this bill on to calendars so that other insurance carriers are not tempted to follow state farm's lead of removing the repair portion of the appraisal clause from their policies which is bad for Texas consumers.

ERIC NICHOLS

Certified Collision & Glass

Marshall, TX

Please show support for HB 2534 as it is an important tool for Texas consumers to use to insure fair & unbiased appraisal either for the repair costs & value of their vehicle.

Eric McKenzie

ABAT

Dallas, TX

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Shawn Blauth

Mineola Paint & Body

Winnsboro, TX

PASS HB253