

## President's Message



# "YOU DON'T KNOW WHAT YOU DON'T KNOW"

Last month, I asked our readers to reach out to me with what they were doing to offset the changes in their businesses from the hardships of COVID-19. I thought I would share with each of you a game-changing call I made many years ago that has impacted my business and helped us thrive today. Each of you who knows me has heard me say many times, "You don't know what you don't know." The following is a great example of the truth behind this saying.

A little over five years ago, I received an email from Robert L. McDorman with Auto Claim Specialists. The email subject line said, "If You Want to Fix More Cars Call Me." The body of the email only said, "If you are interested, please call me at (409) 790-4378. Sincerely, Robert L. McDorman." Responding to this email has changed the way we do business.

By referring our clients to Auto Claim Specialists in the last 60 days, we have safely repaired six additional vehicles the carriers had deemed an economic total loss for an estimated repair cost of \$180,000. Our clients have been able to recover more than \$58,000 in under-indemnification of their total loss settlements and more than \$23,000 in under-indemnification of repair related losses. On top of this, Auto Claim Specialists has helped our clients recover over \$25,000 in diminished value.

Several times daily, we refer our clients to Auto Claim

Specialists to assist with their motor vehicle claim issues. We have seen many of our clients retain them over the years and have never received anything but the highest appreciation and gratitude from them. There is never an upfront fee for Auto Claim Specialists to review a motor vehicle claim or settlement and offer its professional opinion as to how to proceed.

Auto Claim Specialists' company website ([autoclaimspecialists.com](http://autoclaimspecialists.com)) has a wealth of information relating to your clients' claim issues. Auto Claim Specialists' subsidiary, Vehicle Value Experts, can be found at [vehiclevalueexperts.com](http://vehiclevalueexperts.com). At the top of the homepage, there are two short videos: "What Is Total Loss?" and "What Is Diminished Value?" These videos have helpful information concerning common important issues faced by your clients.

In today's world regarding motor vehicle insurance policies, claims management and the frequent changes in insurance carrier claim-handling policies, Burl's Collision, from time to time, will



**Burl Richards**  
*ABAT President*

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consult with a public insurance adjuster licensed by the Texas Department of Insurance to help explain and assist with complex insurance claim issues faced by our clients. Over the years, we have learned it is always in our clients' best interest to seek the advice of a professional public insurance adjuster who is licensed to watch over the public interest regarding motor vehicle insurance claims.

When there is a dispute over the covered loss, we always advise our clients as follows:

*It has been brought to our attention the insurance carrier currently overseeing your claim has failed to properly indemnify you for your loss. As a loyal customer of Burl's Collision, we would respectfully like to extend some advice and suggestions that could help you prepare, understand and deal with the next steps of your claim.*

*Following this is information about the appraisal process and how a public insurance adjuster can be of help in receiving a fair insurance settlement.*

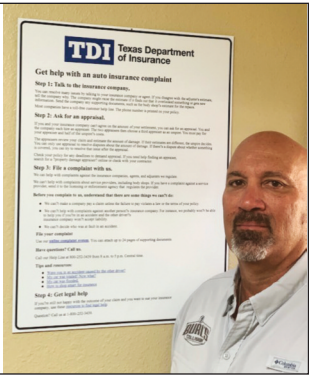
As an additional way to help our clients, we have placed an informative marquee in our customer waiting lounge with information from the Texas Department of Insurance (TDI) to help them get assistance with an auto insurance complaint. This four-step advice directs the insured to:

1. talk to the insurance company;
2. ask for an appraisal;
3. file a complaint with TDI; and
4. get legal help.

We have found steps two and four to be the most effective manners for our clients to protect themselves from the predatory practices of the insurance carriers.

If you want to fix more cars and see to it your clients are properly indemnified for their loss, refer them to a licensed public insurance adjuster specializing in motor vehicle claims. Also, you can refer them to Auto Claim Specialists, as we have done in the past, and have them take the advice of the Texas Department of Insurance to "ask for an appraisal."

ABAT President Burl Richards with the consumer information from the Texas Department of Insurance (TDI) that he has prominently displayed at his shop.



A successful business in our industry is one that puts the customers' safety and best interest first. Remember, when you are always taking care of and looking out for your customers' best interests, everything else takes care of itself. Please check out the Ask the Expert feature in this month's issue for more insight and information on this topic.

In closing, thank you to Jerry McNee at Ultimate Collision Repair in Edison, NJ for being the first person to show me, "You don't know what you don't know." **TXA**

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