

INSURER FRUSTRATIONS, “FLAWLESS” REPAIR: INSIDE A TOTAL LOSS VICTORY



James Wilson's 2006 Jeep Wrangler repaired at Burl's Collision Center

In October 2019, James Wilson selected USAA for his auto insurer based on the price of the policy the company offered him. Unfortunately, what first appeared to be a financially prudent decision led to a major headache after his 2006 Jeep Wrangler was involved in a collision in late September 2020.

Suddenly finding himself in need of a collision repair facility, he posted on Facebook asking for recommendations. He quickly received multiple replies suggesting he take his vehicle to Burl's Collision Center in

Although he faced considerable hassles along the way, Wilson became a more educated consumer and is “100 percent” happy with the repair he received at Burl's Collision Center.

Henderson. While he was immediately impressed with the body shop, he soon began experiencing issues with USAA over his claim. As detailed in this month's Ask the Expert article by Robert McDorman of Auto Claim Specialists on page 14, the insurer drastically undervalued Wilson's vehicle. This came after USAA ended his rental coverage after a week and left him waiting several weeks for someone from the insurer to travel to the shop to review the damage.

“Being a consumer, I feel it should be up to me to make the decision on whether or not this vehicle was totaled. I'm the paying customer; it should be my choice.

“I feel like they were trying to trick me,” he adds. “Every single time I

would call them, they would immediately start the conversation with, ‘Sorry to hear about your totaled vehicle.’ I feel like they were trying to put it in my mind that I had already lost my vehicle at that point. Fortunately, the Jeep is more of a ‘weekend’ vehicle for me, so I

had another option. But I can see how another insured could be severely impacted by something like this.”

At the suggestion of Burl's Collision Center owner Burl Richards, Wilson reached out to Auto Claim Specialists for assistance and a reappraisal of the vehicle. This led to the matter being resolved to his satisfaction. When all was said and done, it took roughly two months from the day of the accident to when he was finally able to drive away in a professionally repaired vehicle.

Wilson later posted about his experience on Facebook, which led to an interesting exchange with a fellow user.

“Someone said, ‘I've had pretty good service out of USAA. They didn't deem my vehicle totaled, and the body shop I went to completely repaired the vehicle – but unfortunately, it drove sideways down the road after that repair.’ I asked him, ‘Did you take your vehicle to a body shop that you preferred or one of the body shops that your insurer recommended?’ They said, ‘Well, one that they recommended.’”

Although he faced considerable hassles along the way, Wilson became a more educated consumer and is “100 percent” happy with the repair he received at Burl's Collision Center.

“I'm driving the Jeep more now than my daily driver! I've driven it in very rainy conditions, stop-and-go traffic around town and long distances, and it's been flawless.” **TXA**