

## BATTLE OF THE BEETLE: AN INSURED WINS IN WINNSBORO

Winnsboro resident Deonna Bishopp absolutely loves Volkswagen Beetles. In December 2019, she drove away from CarMax with the fourth one she's owned and looked forward to enjoying her latest ride throughout the coming year. Unfortunately, she'd soon end up facing an ordeal that no automotive consumer should ever have to experience.

In April '20, Bishopp's Beetle was involved in a collision that made it unsafe to drive. She had it towed to ABAT member Griffin's



*Deonna Bishopp on the day she bought her Volkswagen Beetle in December 2019*

Paint & Body, which was located right in town.

"They have a really good reputation here in Winnsboro, and they are close to us," she says of her decision to use the facility. "They have really good reviews and are above-the-line people. They're not going to put poor-quality parts on your vehicle, Bondo it up and glaze over it with paint; they're going to do the repair right. They were my first choice."

Although Bishopp found comfort in

knowing her vehicle would be properly repaired, securing a rental car wasn't as easy. With several Enterprise Rent-A-Car locations in the area shut down due to the pandemic, she had to utilize one in Longview – a good hour away.

The frustrations grew from there. Although she agreed with the shop that the vehicle could be repaired, USAA – her insurer of nearly 30 years – insisted that it was a total loss without performing a personal inspection.

"USAA was not sending anybody out to do pictures because of COVID-19; its people were all working from home. We never just had one person at USAA who was 'our' guy. It just made it all so much more difficult.

"I think the quickest and easiest way in USAA's mind to handle this was to deem my vehicle a total loss, write me a check and send me on my way," she adds. "I kept saying, 'If you'd just come and look at my car and meet with these people at the shop who know what they're talking about, this could all be fixed.'"

A month later, USAA informed Bishopp that she had to return the rental vehicle to Longview despite the fact that her Beetle was still stuck in limbo.

"USAA told me it still deemed the vehicle a total loss and that I couldn't keep the loaner. I had to take it all the way back to the original Enterprise location, which was 65 miles each way. I was told I could

have kept the car if I had COVID-19. How backwards is that? If I had COVID-19, I wouldn't need a rental car to get to work because I'd be isolating at home or in the hospital on a ventilator. If I needed the car to get to work, I had to just find a way to get there. It was just crazy."

Fortunately, Griffin's Paint & Body remained committed to assisting Bishopp any way they could. In addition to providing her with one of his facility's vehicles to drive, shop owner Ed Griffin put her in touch with Robert McDorman of Auto Claim Specialists to see what could be done to move the claim along. In the meantime, Bishopp continued to refuse USAA's settlement offer of \$14,685.

What happened next was extreme even by insurance industry standards. According to Bishopp, USAA reached out to her auto lender, Santander, in an attempt to put the matter to bed.

"That freaked me out," she recalls. "I got a call and a letter from my finance company saying that it needed me to sign a power of attorney to get this closed."

This soon led to a three-way call between Bishopp, McDorman and a representative from the lender.

"I basically said to the lady at Santander, 'I pay you twice a month so I can build good credit in my name on this vehicle, and it's in your best interest to keep collecting these payments from me. I can promise you that if I have to close out this loan, I will never finance with you again. You should be on my side; you're my finance company!' *How dare* USAA reach out to them and try to coerce me into saying the car was totaled when we hadn't even reached the point of proving that it was beyond repair. It was repairable. It just felt like they were all ganging up on me. It was just a terrible situation."

Not surprisingly, the months of struggle took an emotional toll on Bishopp, who works as a director at her local library.



*The Volkswagen Beetle after being repaired by Griffin's Paint & Body*

"All of my library patrons knew about what happened to my car. They would say to me, 'Are you getting your car back, Deonna?' I'd quietly go back to my office and want to cry."

As detailed in this month's Ask the Expert (page 18), Bishopp contested USAA's settlement by invoking her policy right of appraisal. It was determined that USAA had undervalued the Beetle by \$2,353, and the insurer subsequently authorized Griffin's Paint & Body to repair it.

Bishopp drove away from the shop in her repaired vehicle in November – seven months after the accident took place.

“I was without my car longer than I was with it last year.”

While she is understandably upset with USAA, she is quick to praise her shop of choice for a job well done.



*ABAT member Ed Griffin stands with the TDI consumer info sign at his shop*

“My Beetle is beautiful – just absolutely perfect! I give Griffin’s Paint & Body 10 stars.”

Although Griffin is happy that Bishopp is so pleased with the repair, he stresses that the obstacles she encountered while simply trying to have her vehicle returned to pre-accident condition are nothing new.

“It’s happening with more frequency on every claim. Insurers are not just leaving their customer a little short; they are leaving them short by leaps and bounds. It’s unbelievable what they try to offer their customers.”

In addition to helping his customer out when she had to give up her rental car, Griffin and his team made sure that her Beetle was repaired using safe and professional methods.

“We’ve always done proper repairs,” he says. “We have never followed an insurance company’s guidelines instead of the vehicle manufacturer’s procedures and what our customers truly deserve.”

While things ultimately worked out, Bishopp’s husband, David, is disappointed with USAA’s handling of the claim and the stress its actions put on his family.

“I never would have suspected that my own insurance company wouldn’t be looking out for my best interests. I felt like it wasn’t there for the consumer.”

Fortunately, he has a very different opinion of Griffin’s Paint & Body.

“They went above and beyond what they needed to do for us. They did a fantastic job on the car and guided us through this. In a small town like this, what else do you have to offer than word of mouth? They did an outstanding job for Deonna and me, and they deserve their good name. They’re the unsung heroes in this.”

“As a consumer, I’m so thankful that my story has a happy ending when so many other people’s may not,” Deonna adds. “If the insurers could learn something from this story, it would be to remember that their insureds are paying them to be on their side.” **TXA**

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