

The official publication of the Auto Body Association of Texas (ABAT)

# TEXAS

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June 2025

\$5.95



## MANDATORY RTA: ONE STEP FROM THE FINISH LINE

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## WHAT ARE THE LATEST DEVELOPMENTS WITH TEXAS' MANDATORY RIGHT TO APPRAISAL JOURNEY?

Dear Mr. McDorman,

I own and operate a collision facility in North Texas. I, like many readers, have been following the editorials on the Texas Mandatory Appraisal Bill journey and appreciate everyone's hard work on this important consumer protection issue. I am pleased to see this important Mandatory Appraisal Bill seemingly making serious progress through the Capitol. Can you please provide another update on where we are in the process, and your expectations on whether it will finally be passed?

Thank you and many other readers so much for keeping up with the journey for mandatory appraisal rights in Texas for all motor vehicle policies. The support has been amazing and heartwarming. On May 20, the Texas House of Representatives had the third reading of SB 458, and the vote was AYE 143 and NAY 0. The Mandatory Right to Appraisal Bill SB 458 was unanimously voted out of the House. The legislative support behind SB 458 is emotionally overwhelming for me. It is so obvious our voices have been heard.

SB 458 will now go over to the Senate to vote on the added changes from the House. The changes are minor, such as moving a September 2025 deadline to January 2026 and negligible revisions in the Appraisal Clause wording. As I write this, I am unsure when the Senate will be asked to concur with these changes but hope to find as soon as possible to keep everyone updated.

Today, with great pride, I can say that my expectations have soared over the passage of SB 458 Mandatory Right to Appraisal Bill in Texas. We are *one step away* from seeking the Governor's approval for SB 458! I, along with many other dedicated individuals, have spent many hours over the last eight years educating law makers, lobbyists and interested parties about why mandatory appraisal rights benefit and protect all parties involved in motor vehicle claims in Texas. I can clearly see that our hard work has paid off by the interest and questions I receive from lawmakers, lobbyists and interested parties such as yourself about this important subject. We should always keep at the front of our thoughts that "Safe Repairs Save Lives." As reflected in the overwhelmingly positive House vote noted above, our legislators here in the great State of Texas also want safe repairs for all Texans.

The Auto Body Association of Texas (ABAT) lobbyist Jacob Smith has done a wonderful job working with lawmakers and lobbyists over the years to get us where we are today. Our lobbyist at Auto Claim Specialists, Andrew "Drew" Graham, has also done an amazing job educating and working with lawmakers and other lobbyists on the importance of mandatory appraisal rights in motor vehicle policies in Texas. I cannot say enough good things about these two men and their desire to help the insured citizens of our great state concerning mandatory appraisal rights. I love them

both and commend their dogged determination to watch over and protect the insured Texans' interest relating to a covered loss.

The under-indemnification in repair procedure claims in Texas is rampant. Most of the estimates and supplements we see for repair claims have many overlooked (by design) safety and OEM-required operations needed to restore the loss vehicle to its pre-loss condition to the best of one's human ability. Limiting or removing the insured's right to appraise a repair procedure is a serious safety issue. The limiting or eliminating the Right to Appraisal by the insurance carrier in a repair procedure dispute would be the nail in the coffin for safe roadways in Texas.

Our position at Auto Claim Specialists has always been that the Right to Appraisal should be a mandatory contractual right in every policy. We, the insureds, are many, and I am confident that if we join forces and all do what we can, we can be successful in securing our rights and our children's rights to contest insurance settlement offers that would result in underpayment of losses and/or shoddy and dangerous repairs.

The spirit of the Appraisal Clause is to resolve loss disputes fairly and to do so in a timely and cost-effective manner. Invoking the Appraisal Clause removes inexperienced and biased carrier appraisers and claims handlers from the process, undermining their management's many tricks to undervalue the loss settlement and under-indemnify the insured. Through the Appraisal Clause, loss disputes can be resolved relatively quickly, economically, equitably and amicably by unbiased, experienced, independent third party appraisers as opposed to more costly and time-consuming methods such as mediation, arbitration and litigation.

In today's world, regarding motor vehicle insurance policies, frequent changes in claim management and claim handling policies, and non-standardized GAP Addendums, we have found it is always in the best interest of the insured or claimant to have their proposed insurance settlement reviewed by an expert before accepting. There is never an upfront fee for Auto Claim Specialists to review a motor vehicle claim or proposed settlement and give their professional opinion as to the fairness of the offer.

Please call me should you have any questions relating to the policy or covered loss. We have most insurance policies in our library. Always remember that safe repair is a quality repair, and quality equates to value. I thank you for your question and look forward to any follow-up questions that may arise.



Robert is a recognized Public Insurance Adjuster and Certified Vehicle Value Expert specializing in motor vehicle-related insurance claim resolution. Robert can be reached by phone at (800) 736-6816, (817) 756-5482 or via email at [AskTheExpert@autoclaimspecialists.com](mailto:AskTheExpert@autoclaimspecialists.com).

Sincerely,  
Robert L. McDorman  
TXA



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