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TEXAS

AUTOMOTIVE™



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A TEXAS-SIZED WIN!

ABAT's 2025 Texas Auto Body Trade Show Recap

FULL SHOW RECAP BEGINS ON PAGE 10!



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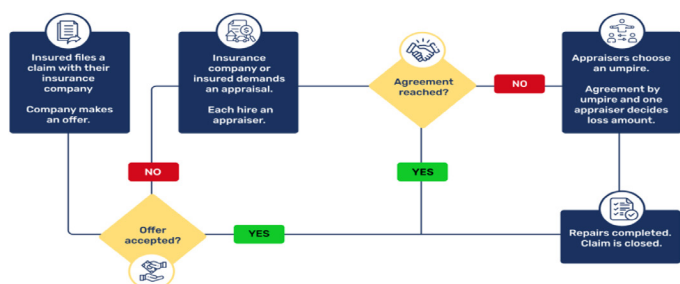
INFORMING THE PUBLIC ABOUT MANDATORY RIGHT TO APPRAISAL

Dear Mr. McDorman,

I own and operate a collision facility in Southeast Texas. I read your editorial in August and September about the Texas Mandatory Appraisal Bill rule making and appraiser/umpire criteria phase. I also attended your seminar at ABAT's Texas Auto Body Trade Show last month. As I was listening to questions from the audience, I began to realize how important consumer awareness is for the appraisal process. It was interesting to me to learn that the Texas Department of Insurance Data Call for appraisal revealed that less than .02 percent of the motor vehicle insured claims went through the appraisal process. I would like to help inform my clients and other insured Texans about their Right to Appraisal when there is a dispute over their loss with their insurance carrier. During your seminar, you offered a graph showing the Appraisal Clause process and a QR code to a free video discussing the appraisal process. I am certain other collision facilities and citizens would like to help educate the public in this dispute resolution process for the hard-fought mandatory appraisal law in Texas. Will you please provide me and other readers with the graph and free video QR code from your presentation?

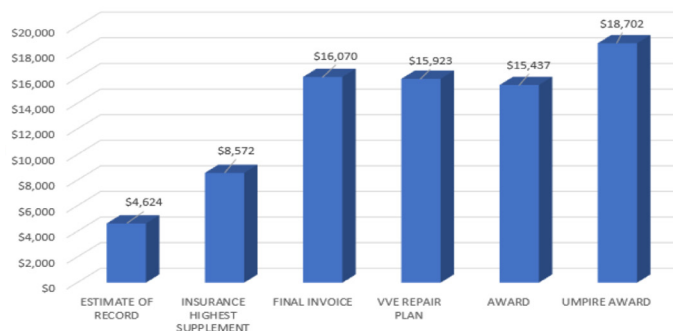
Thank you so much for your comments and for wanting to help inform insureds of their legal Right to Appraisal in Texas when a dispute arises between them and their insurer over the loss. The graph and QR code to the free video discussing the Right to Appraisal process are featured on these pages. Please share this with anyone who has a dispute with their insurer over their total loss or safe and proper repair claim. The under-indemnification on total loss and repair procedure disputes we see in our office are staggering. All insured Texans should know their rights.

TEXAS MANDATORY APPRAISAL RIGHTS



Also, see the graph showing the average repair claim values from the estimate of record to the award from our repair procedure dispute Right to Appraisal files. (VVE stands for Vehicle Value Experts, an appraisal firm we use for most of our required appraisals.) The difference between the average highest amount insurers agreed to pay for a repair versus the average final award is striking, as is the average difference between what insurers are

Average Vehicle Repair Claim Values



offering for total losses versus the true Actual Cash Value final awards.

In addition, see the Average Total Loss graph which shows the average settlement increase by model year for total loss claims that went through the Right to Appraisal process with our company.

AVERAGE TOTAL LOSS NEGOTIATED INCREASE IN ACTUAL CASH VALUE

Age	% of Claims	Average \$ Increase	Average % Increase	Maximum \$ Increase
ALL	100.00%	\$3,965	26.10%	\$51,000
0-2	24.40%	\$4,387	16.40%	\$33,093
3-5	32.70%	\$3,908	18.40%	\$27,039
6-8	20.50%	\$3,617	26.20%	\$43,462
9-11	10.50%	\$3,555	34.80%	\$18,984
12-14	6.20%	\$3,483	46.80%	\$9,262
>14	5.70%	\$5,009	71.70%	\$51,000



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.

As an insured citizen in Texas, I will do everything in my power to educate my fellow Texans about their legal Right to Appraisal when a dispute arises between them and their insurer.

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Ask The Expert

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These under-indemnification issues on motor vehicle claims are harmful to Texans and can be detoured or stopped with widespread consumer awareness.

As I have spoken about and written about for many years, the under-indemnification in repair procedure and total loss 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. Now with the passing of SB 458, when a dispute arises over the loss on a motor vehicle repair claim, there will be a binding Appraisal Clause in the policy allowing these disputes to be turned over to industry professionals to determine the loss.

With the mandatory appraisal bill rule making and appraiser/umpire criteria

phase now in process, Commissioner Brown must adopt rules delineating property damage subject to appraisal as well as the period for appraisal, which is also critical to the process. Equally critical are the qualifications and selection criteria for appraisers and umpires involved in the appraisal process. We have done an excellent job making legislators problem-aware to give Commissioner Brown the backing she needs for adapting rules and requirements. We now must make her solution aware. I am confident with the right information and data she will set the correct rules and qualifications in place for motor vehicle loss disputes. I have complete faith in her to do this.

The spirit of the Appraisal Clause is to resolve loss disputes fairly and to do so in a timely and cost-effective manner by unbiased industry qualified appraisers and



Scan here to access the free video discussing the Right to Appraisal process

umpires. Invoking the Appraisal Clause removes the 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. Thank you for your question and look forward to any follow-up questions that may arise. **TXA**

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