

# TEXAS



# AUTOMOTIVE™

Auto Body Association of Texas  
**ABAT**

**3M**

**BASF**  
We create chemistry

**PPG**

**AAMS** training.com

**CARSTAR**

**AkzoNobel**

**TRANSTAR**  
AUTOBODY TECHNOLOGIES, INC.

English **COLOR** and supply

**TEXAS**

**AUTO BODY TRADE SHOW**

**HABA**  
Houston Auto Body Association

**NORTON**  
SAINT-COBAIN

**RSG**  
Paints, Solvents, Coatings

vale training

**RAE**  
Business Development Support, Inc.

**O'Reilly**  
AUTO PARTS

**asTech**

**I-CAR**

**TASCO**  
Auto Color

**AXALTA**

**J&J PAINT SUPPLY**  
AUTO BODY SPECIALISTS

**CYBERGARAGE**

**ATI Automotive Training Institute**  
Driving Profits & Dreams Home

**MITCHELL**

**AUTEL**

**SUMMITORS**

**AutoNation**

**FindPigtails.com**

**AEROMOTIVE**

**NCS**  
Network Centers & Solutions

**SINGLE SOURCE**

**CCC INFORMATION SERVICES INC.**

**LKQ Corporation**

**PRECISION**  
CORPORATION

**DJS FABRICATIONS**

**USI north america**

**enterprise**

**VERIFACTS**  
AUTOMOTIVE EXCELLENCE

**PODIUM**

**CELETTE**

**SHERWIN WILLIAMS**  
Automotive Finishes

**ICE**  
Innovative Collision Equipment

English Collision Equipment

**BEACON**  
CORPORATION

**Ecotech Systems LLC**  
SPRAY BOOTH SYSTEMS EXPERTS

**WÜRTH**

**AirPro DIAGNOSTICS**  
We built our reputation by connecting people.

**intrepid DIRECT INSURANCE**

**FINISHMASTER**  
Automotive & Industrial Paint

**HONDA**

**ProFirst**  
Collision Repair Facility  
Certified by American Trade Motor Co., Inc.

**ACURA**

**CAR-O-LINER**  
SOUTHWEST

**LAUNCH TECH USA**

**CEBOTECH**

**DREW TECHNOLOGIES**

# SEPTEMBER 20 & 21

*Will Rogers Memorial Center  
Fort Worth, Texas*

## “HOW MANY TIMES DOES THIS HAPPEN?”

Dear Mr. McDorman:

**This past month, we referred a client to you with a 2014 Maserati Ghibli. Our OEM blueprint to return the vehicle back to its pre-loss condition was \$9,084.43. The carrier deemed the vehicle a total loss. It is my understanding the carrier accessed the value of the Maserati at \$23,581. With your assistance, we were able to return the Maserati back to its pre-loss condition and collect \$1,743.00 in storage and blueprint fees. Also, the client informed us they received an additional \$6,682.94. How could this be? How many times does this happen?**

Thank you for your question and for referring the client who sparked your question. This is, in fact, the correct perceived value of \$23,581 the carrier originally offered the client for their Maserati. The carrier accessed the retention value of the vehicle at \$14,220.88. The client hired Auto Claim Specialists as his public insurance adjuster and retained our subsidiary, Vehicle Value Experts, as his independent third-party appraiser.

Auto Claim Specialists invoked the client's right of appraisal in a contest of the loss and named Vehicle Value Experts as his independent third-party appraiser. The carrier named their independent third-party appraiser and notified Auto Claim Specialists. Vehicle Value Experts and the carrier's independent third-party appraiser agreed that the actual cash value (ACV) of the Maserati was \$28,900.00 – plus applicable sales tax and minus the deductible. The net settlement increase was \$5,651.44 (or 23.2 percent). We see these same results many times daily in our office.

The final settlement for the vehicle was \$29,988.25 after the deductible. The carrier deducted the retention value of \$14,220.88. The carrier issued the insured and their lender a check for \$15,767.37. After the \$9,084.43 payment to return the car to its OEM pre-loss condition, our client

applied the remaining \$6,682.94 to his loan. Also, the carrier paid the collision facility \$1,743 in storage and blueprint fees.

The carrier could have returned this vehicle back to its OEM pre-loss condition for \$9,084.43. Instead, they paid \$15,767.37 and \$1,743 in storage and blueprint fees for a total of \$17,510.37. These carrier's management techniques qualify this as a unique claim-handling situation.

Over the years, we've handled thousands of complex appraisal clause assignments. The catalyst for a unique claim-handling situation is inexperience, a refusal to listen to the facts, an inability to comprehend the facts, greed, disrespect, stubbornness, ignorance, an inability to learn and an unwillingness to change. Any two of these are ingredients for disaster. The appraisal process in most policies will allow the insured the relief needed to ensure they are made whole. The appraisal process in most policies grants the insured the right to remove the inexperienced claim handler's ability to mismanage the claim and place it in the hands of experienced professionals to adequately manage the loss.

The spirit of the Appraisal Clause is to resolve loss disputes fairly and to do so in a timely and cost-effective manner. Through the Appraisal Clause, loss disputes can be resolved relatively quickly, economically, equitably and amicably by unbiased, experienced and independent third-party appraisers when compared to mediation, arbitration and litigation.

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

Sincerely,  
Robert L. McDorman **TXA**



Robert is a recognized Public Insurance Adjuster and Certified Vehicle Value Expert specializing in motor vehicle-related insurance claim resolution. As the general manager of Auto Claim Specialists, Robert expertly leads this National Public Insurance Adjuster Agency, which is currently licensed in 11 different states and specializes in providing automotive-related claim liquidation techniques, strategies and motor vehicle valuation services to all parties, including individual consumers, body shops, auto dealers, repair facilities, towing and storage operations, lenders, finance companies, banks, legal professionals, governmental agencies and others. The firm's consistent success can be attributed to Robert's 35+ years of automotive industry knowledge, practical hands-on experience and multiple certifications, including licensure by the Texas Department of Insurance as a Public Insurance Adjuster. Auto Claim Specialists clients can absolutely trust that they will be provided with analytical, sophisticated, state-of-the-art, comprehensive, accurate, unbiased and up-to-date data and information that all parties can rely upon as both factual and objective. Robert can be reached at (800) 736-6816, (817) 756-5482 or [asktheexpert@autoclaimspecialists.com](mailto:asktheexpert@autoclaimspecialists.com).