



**Joel Gausten**  
*Editor*

## A SIMPLE FORMULA GONE WRONG

A few months ago, *Texas Automotive* – with ABAT's encouragement – began featuring editorial devoted to giving consumers in this state a voice and an opportunity to share their experiences in the collision repair and insurance claim-handling processes. The reason for this addition was simple: As a trade publication, we can always preach to the choir with our coverage of issues between shops and insurers, but putting customers' words on our pages provides true, unbiased insight into why the Texas Department of Insurance (TDI) and legislators need to address the problems that ABAT is always working to bring to their attention.

Consumers have no agenda but to have their vehicles brought back to pre-accident condition in a safe and professional fashion, and they rely on repairers and insurers to make this possible. When this goal is missed or goes horribly wrong, vehicle owners pay the price. If our recent "Consumer's Voice" articles are any indication, there is a serious disconnect between what Texas motorists reasonably expect from their auto insurers and what these

companies actually provide them. We will continue to spotlight consumers' struggles in our pages. Their stories deserve to be told.

An auto accident is never pleasant, and insureds deserve more than having a difficult time made even worse by those who are supposed to make them whole. Auto body facilities are responsible for providing repairs that adhere to automaker-specified guidelines, and insurers are responsible to pay for them up to the limits of the policies they sold to their insureds. Any party that willingly fails to follow this simple formula is harming those who depend on them in times of need. In some cases, this negligence can result in severe financial hardship for the consumer – and even death if an improperly repaired vehicle suffers a malfunction or is involved in a subsequent collision. Insurers and shops need to do their part to make sure this never happens. **TXA**

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