

Timeline and Legal Overview

Progressive Insurance Claim #25-822866566

Claimant: Charles Travis Herd

Insurer: Progressive Insurance Company

Jurisdiction: Tennessee

Policy #: 930700834

Vehicle: 2020 Honda CR-V (VIN: 2HKRW1H23LH404578)

Timeline of Key Events

- 2023 – April 2025: Progressive collected premiums without interruption, and given the correct VIN number.
- - April 20, 2025: Single-vehicle incident occurs.
- - April 22, 2025: Claim reported. Vehicle location confirmed within days. Progressive begins repair/rental process. Claim reported to Progressive. Vehicle location confirmed within a few days. Lupita Reyes texts and emails requesting repair setup.
- - May 6, 2025: Vehicle declared total loss by Kim Brooks via text.
- - May 6, 2025 (phone): Kim tells Mr. Herd Progressive doesn't accept surety bonds. Bond effort is halted.
- - May 15–27, 2025: Supervisor Matt Perkins contradicts Kim. Instructs Mr. Herd to obtain bond. Mr. Herd asks for Progressive's policy on surety bonds, which has not ever been received and finally told in July they have no written policy on bonded titles and the agent saying that was new and was a training error. Kim the agent I am positive is not new, and told me they have denied claims due to this reason.
- - May 19, 2025: Mr. Herd is instructed to call Caliber Collision (865-483-0282) to release the vehicle so Progressive can transport it to Copart for valuation.
- - May 20, 2025: Progressive confirms possession of the vehicle.
- - May 20, 2025: Perkins claims Budget reported vehicle missing via 'database search' (Progressive later admitted to be just a call, even though telling the state it was a database search).

- - May 19, 2025 (later): Mr. Herd confirms via text that he has released the vehicle.
- - May 20, 2025: Kim confirms via text that Progressive picked up the vehicle the previous day (May 19). This constitutes Progressive taking possession
- - May 20, 2025: Mr. Perkins falsely claims Budget Rent-A-Car reported vehicle missing in 2023, based on "database search." Later, Progressive admits this was not a database, but a phone call. No VIN report, no police report, and no documentation ever produced.
- - May 22, 2025: Rental cut off mid-claim. Out-of-pocket expenses incurred.
- - May 27–June 3, 2025: Progressive demands a surety bond and title, despite:
Previously declaring the vehicle a total loss
Already having possession of the car since April
Knowing that under TN law (T.C.A. § 55-3-212), a total loss voids the original title
- - June 4, 2025: Bond contradiction formally challenged again. Mr. Herd formally challenges the surety bond contradiction for the fourth time. Again asking for the policy due to previously being told by policy they didn't accept them.
- - June–July 2025: Progressive admits they have no written policy on bonded titles.
- - June 23, 2025: Progressive sends inaccurate information to the State of Tennessee. Progressive sends a letter to the State of Tennessee (Bruce Moore at TDCI) containing false information, misrepresenting the reason for delay, and claiming Mr. Herd has been uncooperative.
- - June–July 2025: Mr. Moore from the state responds dismissively to Mr. Herd's complaints, stating essentially "what do you want us to do, call them liars?" and laughs off the situation.

Key Contradictions and Failures

- - Surety Bond Policy: Kim says they're not accepted; Matt later demands one; Progressive admits no policy exists.
- - I, Mr. Herd ask that all communication be in written form due to contradictory statements and information.
- - Total Loss Status: Declared, then denied; documentation later proves they lied.
- - Stolen Vehicle Claim: No VIN or police report—just a call. Vehicle was properly insured and cleared.

- - Rental Car: Cut off early, \$400+ paid by Mr. Herd during open claim.
- - Misrepresentation to State: Sent false info, accused claimant of citing fictitious statutes.
- - Personal Disregard: Ignored daughter's deployment to the US Marine Corps boot camp and claimant's serious medical conditions.

Legal Statutes Referenced

- - T.C.A. § 55-3-212: Title voided upon total loss; insurer must handle salvage.
- - T.C.A. § 55-3-211(9)(A) When a car is deemed a total loss by your insurance company and they take possession of the vehicle, the responsibility for obtaining the salvage title falls on the insurance company
- - T.C.A. § 56-8-104: Unfair claims practices include misrepresentation and delay.
- - T.C.A. § 56-8-105: Insurers must process claims promptly and fairly.
- - T.C.A. § 56-7-105: Delayed claim payments over 60 days can incur a 25% penalty plus legal fees.

Resolution Sought

I am not seeking confrontation. Only closure and to be treated fairly. No apologies or letters required. Just a full and fair resolution. Which after 60 days is the ASV value of 2020 Honda CRV, 20% or 25% penalty, plus attorney fees, and out of pocket expense for rental. I have experienced hardship over this not being able to make money and difficulties in rides living in a rural area.

Prepared by: Charles Travis Herd

Date: August 04, 2025

Purpose: Attorney Briefing – Formal documentation of claim and misconduct