

## 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

- June 2023 - April 2025: Progressive collected premiums without interruption, despite later claiming Budget sold the car in 2024.
- April 20, 2025: Single-vehicle incident occurs.
- April 22, 2025: Claim reported. Vehicle location confirmed within days. Progressive begins repair/rental process.
- 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.
- May 19, 2025: Mr. Herd releases vehicle to Progressive for Copart transfer.
- May 20, 2025: Progressive confirms possession of the vehicle.
- May 20, 2025: Perkins claims Budget reported vehicle missing via 'database search' (later admitted to be just a call).
- May 22, 2025: Rental cut off mid-claim. Out-of-pocket expenses incurred.
- May 27-June 3, 2025: Progressive demands bond despite total loss, possession, and voided title by law.
- June 4, 2025: Bond contradiction formally challenged again.
- 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.
- June-July 2025: State response dismisses complaint without action.

### Key Contradictions and Failures

- Surety Bond Policy: Kim says they're not accepted; Matt later demands one; Progressive admits no policy exists.
- 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 daughters deployment and claimants serious medical conditions.

#### Legal Statutes Referenced

- T.C.A. 55-3-212: Title voided upon total loss; insurer must handle salvage.
- 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

The claimant is not seeking confrontation. Only closure. No apologies or letters required. Just a full and fair resolution.

Prepared by: Charles Travis Herd

Date: August 04, 2025

Purpose: Attorney Briefing - Formal documentation of claim and misconduct