



Travis <tcmherd@gmail.com>

Progressive on behalf of Progressive Casualty Insurance Company Claim #25-822866566

1 message

Stanley W Coker <Stanley_Coker@progressive.com>
To: "TCMHERD@GMAIL.COM" <TCMHERD@gmail.com>

Tue, Jul 1, 2025 at 9:29 AM

Mr. Herd,

I am in receipt of the executive complaint you directed to our CEO, and I am responding to you on her behalf. I am tendering this response in writing, per your previous request regarding all future correspondence between you and Progressive. I see that you have been provided with my response to the complaint you filed with the Tennessee Department of Insurance, and I am disappointed in your response.

As to your specific concerns:

- I see in the 4th paragraph of my response where I state that we were told by Budget that the car had been sold June 28, 2024, but I don't find the other statement about January 5, 2024 anywhere in my response, so I fail to see a contradiction. I think the larger point to made here is that Progressive is not claiming or asserting anything. We are merely reporting what we see from database runs and what we were told verbally by Budget. The inconsistency between it being "missing" and later sold was from Budget's perspective, not Progressive's. We are merely trying to establish a chain of ownership for the loss vehicle, as you purchased it from a party without getting clear title in your name, and that party is no longer responsive to you, by your admission. If the inspector from the TN DOI feels this this was some sort of misrepresentation to them, they have yet to make that point to me, and they have my contact information.
- The surety bond issue was addressed in my response to the DOI. Kim did not know what a surety bond was at the time, as this is an extremely uncommon need. We have no company policy regarding these. You advised us that you visited the county clerk's office, and they told you that this bond was the only way you could get a clear title for the vehicle. We agree with the clerk's office that this is a necessity, and you have been advised of this fact more than a dozen times over the course of the last several weeks. Why you want to cling to the one statement and ignore the others is not clear to me.
- One of your core complaints to the DOI was that handling was delayed. These delays contributed to the expiration of your rental coverage benefit. You take exception with my statement that we did not know the location of your vehicle in the early stages of handling. I have attached a document with claims notes where the Central Claims Unit rep, Ms. Reyes was using exhaustive efforts to try and get that very information from you for days. She even makes mention of the fact that the rental benefit was being used up in one of her notes.

In your prior communications you state that we have denied your claim and that we own your vehicle now, and that limits your ability to act. We have not issued a denial of any sort, to date. From our perspective you have presented a claim that appears to be valid, but we have needs from you before we can finalize handling.

We have inspected your vehicle and have determined it to be a total loss, but we have not been able to complete a valuation because our estimating group has unanswered questions that prevent them from finalizing the valuation. It is imperative that you contact them and provide them the information they need in order to complete their job. This concern is reflected in the reservation of rights letter you received.

The matter of the surety bond and title is also a part of the reservation of rights concern. We cannot proceed with payment of loss until we can establish that you are the true and rightful owner of the vehicle. We cannot process salvage unless that chain of ownership is established in the form of a clear title. I do not know why you have not opted to act on the advice of the county clerk and proceeded in that direction. We have not paid your claim, so we cannot claim ownership of your vehicle. We have possession of it in a storage free location, but those are two different things. I wish that you would state plainly what objection you have to doing so, and maybe then we might work towards a solution.

As to your threat of a suit, I can only advise that you do what you see most advantageous for you. A representative of the state told you that you needed to obtain a bond in order to facilitate getting a title that will resolve this matter. The DOI for that same state has found no issue with our handling, that I have been made aware of. To think that a court of that same state is going to view things differently seems unlikely to me.

I have resisted issuing a denial of this claim on the grounds of your non-cooperation with policy duties, as I think that we can come to a resolution. If that is to happen, we will have to get past formulaic responses covering the same old issues again and again and talk about overcoming the obstacles before us.



Purpose powered by:



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Notes re location of vehicle.docx
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