



Insurance Division

Consumer Insurance Services
500 James Robertson Parkway, 10th Floor
Nashville, TN 37243-0574
(800) 342-4029 - (615) 741-2218

Please contact our office (800) 342-4029 or (615) 741-2218 if there are questions or problems filling out this form.

Consumer Complaint for Case 91216

Submitted on 06/06/2025

Complainant's Information

First Name: Charles Middle Name: Travis Last Name: Herd

Address Line 1: 509 Euchee Rd.

Address Line 2:

Address Line 3:

Address Line 4:

Address Line 5:

Address Line 6:

City: Ten Mile State: Tennessee County: Meigs ZIP: 37880

Email Address: tcmherd@gmail.com

Do you wish to receive email confirmation?: Yes

Phone Number: 4235062154 EXT:

Alternate Phone Number: EXT:

How do you prefer to be contacted? : Email

Insured's Information (If different than above)

First Name: Middle Name: Last Name:

Interested Party Information

First Name: Matt Last Name: Perkins Description: Claims Supervisor for Progressive who has provided

First Name: Kimberly (Kim) Last Name: Brooks Description: Claims Representative for Progressive who provided

First Name: Lupita Last Name: Reyes Description: Initial Claims Representative for Progressive who

First Name: Last Name: Description:

Insurance Information

Who is the complaint against? Provide the name of one or more of the parties you are complaining against.

a. Name of Insurance Company: Progressive Casualty Insurance Co.

b. Name of Insurance Agency: Southern Provision

c. Name of Agent, Adjuster, Appraiser:

First Name: Matt Last Name: Perkins

In what state did you purchase this plan?: Tennessee

Policy Number: 930700834 Certificate Number: Claim Number: 25-822866566

Date of Loss/Service: 04/20/2025 Date of Purchase: 06/01/2025 Date Of Cancellation:

Insured Age Group: 50 to 64 Amount in Dispute: 18558.44

Type of Insurance: Auto

Reason For Complaint: Agent handling, Claim Delay, Delays/No Response, Unsatisfactory Settlement/Offer

Details Of Complaint: My claim from an accident on 04/20/2025 has been handled in bad faith by Progressive. For over 8 weeks, I have faced unreasonable delays, contradictory information from multiple agents, and unsubstantiated allegations.

Total Loss Contradictions: Progressive declared my vehicle a total loss on May 9th, confirmed it with an official estimate report on May 28th, and their own online portal shows "Status: Total loss." However, on May 27th, their agent left a voicemail denying it was a total loss.

Surety Bond Contradictions: On May 9th, Agent Kim Brooks stated Progressive's policy was to NOT accept surety bonds. Supervisor Matt Perkins now insists a bond is required to settle my claim and has ignored my requests for their official written policy.

Unsubstantiated Allegations: On May 21st, Mr. Perkins verbally alleged my vehicle was "reported missing in 2023." I immediately requested documentation and provided him with three clean VIN history reports that proved otherwise. He ignored my evidence and waited until June 6th seven weeks into the claim to provide a vague, undated screenshot from Progressive's internal system as "proof." This is not an official police or rental company report. Progressive insured this vehicle for me in 2024, a year after they claim it was reported missing, highlighting their own negligence.

Progressive's delays have forced me to pay \$558.44 in out-of-pocket rental costs. Their conduct has caused immense stress, especially as it has taken place while I am trying to spend time with my daughter before her deployment with the U.S. Marine Corps. They have refused to reasonably settle my claim for the vehicle's Actual Cash Value and have created an obstructionist and hostile claims process.

What do you consider to be a fair resolution?: A fair resolution requires Progressive to immediately cease their unsubstantiated allegations and process my claim in good faith, as they are contractually and legally obligated to do.

I demand the following:

Full and Fair Settlement: Immediate payment for the total loss of my 2020 Honda CR-V based on its full Actual Cash Value (ACV), which market data places between \$17,500 and \$18,500, less my \$500 deductible. I expect Progressive to provide their official Market Valuation Report used to determine this amount.

Full Reimbursement of Expenses: A separate and full reimbursement of all out-of-pocket rental car expenses I have incurred due to Progressive's unreasonable delays. As of my last receipt, this amount is \$558.44 and is ongoing.

Resolution of Title Issues: Progressive must retract its unsubstantiated "missing vehicle" allegation. If there are any legitimate, verifiable issues with the vehicle's history that they failed to identify during the two years they insured the vehicle, the burden is on Progressive to resolve them at their expense. I will assign the title to Progressive as required by law once the ACV settlement is paid.

Written Communication Only: All further communication from Progressive must be in writing to ensure a clear and accurate record.

Mailing additional supporting information: Yes