

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 from Mr. Herd on the above vehicle without interruption, despite now claiming Budget Rent-A-Car sold it in 2024 to an unknown party.
- April 20, 2025: Single-vehicle incident occurs.
- April 22, 2025: Claim reported to Progressive. Vehicle location confirmed within a few days. Lupita Reyes texts and emails requesting repair setup and later claims the rental will be cut if repairs are not completed.
- May 6, 2025: Progressive agent Kim Brooks confirms via text the vehicle is a total loss.
- May 6, 2025 (phone): Kim states Progressive does not accept surety bonds and advises not to pursue one. Mr. Herd halts bond efforts based on this.
- May 15–27, 2025: Supervisor Matt Perkins contradicts Kim, instructing Mr. Herd to obtain a surety bond. Kim's earlier advice caused delay due to Progressive's reversal.
- May 19, 2025: Mr. Herd instructed to call Caliber Collision (865-483-0282) to release the vehicle so Progressive can transport it to Copart.
- May 19, 2025 (later): Mr. Herd confirms via text that he released the vehicle.
- May 20, 2025: Kim confirms via text that Progressive picked up the vehicle on May 19—constitutes taking possession.
- May 20, 2025: Perkins falsely claims Budget reported the vehicle missing in 2023 via a "database search," later admitted to be just a phone call. No VIN or police report produced.
- May 22, 2025: Rental car cut off while claim still open. Mr. Herd pays out-of-pocket, jeopardizing ability to sue.
- May 27 – June 3, 2025: Progressive demands a surety bond and title, despite:
 - Declaring the vehicle a total loss
 - Having taken possession since April
 - Knowing TN law (T.C.A. § 55-3-212) voids title at total loss
- June 4, 2025: Mr. Herd challenges bond contradiction for fourth time.
- June – July 2025: Progressive admits no written policy on bonded titles despite repeated requests.
- June 23, 2025: Progressive sends false info to State of TN, misrepresents Mr. Herd's cooperation.
- June – July 2025: TDCL's Bruce Moore dismisses complaint with laughter and no action.

Key Contradictions and Failures by Progressive

1. Surety Bond Policy:

- May 6: Kim says they don't accept them.
- May 27: Matt demands one.
- July: They admit no written policy exists.

2. Total Loss:

- May 6: Vehicle declared a total loss.
- May 27: Denied.
- May 28: Mr. Herd finds total loss estimate in Progressive portal.

3. False Stolen Vehicle Claim:

- Progressive claims “database” alert from Budget.
- Later admits it was a phone call, no records.
- VIN was clear, insured, and paid for 2 years.

4. Rental Car:

- Cut off before resolution, \$400+ out-of-pocket to Mr. Herd.

5. Lying to State:

- June 23: Falsely claimed fictitious statutes were cited.
- Ignored T.C.A. §§ 55-3-212, 56-8-104, 56-8-105.

6. Personal Disregard:

- Ignored Mr. Herd’s health conditions.
- Used his brief unavailability during his daughter’s Marine Corps deployment against him.

Legal Statutes Referenced

- T.C.A. § 55-3-212: Total loss = voided title; Progressive cannot demand one.
- T.C.A. § 56-8-104: Misrepresentation and delay = unfair claims practice.
- T.C.A. § 56-8-105: Claims must be handled promptly and fairly.
- T.C.A. § 56-7-105: Delayed payment >60 days may incur 25% penalty and attorney’s fees.

Resolution Sought

The claimant is not seeking confrontation—only for the matter to be resolved in full and fairly. No further letters, apologies, or formal statements are needed. Just closure.

Prepared by: Charles Travis Herd

Date: August 04, 2025

Purpose: Attorney Briefing – Formal documentation of claim and misconduct