

**SUPPORT HB 1437 / HB 1321 BY  
REP. CLARDY AND  
SB 554 BY SEN. HUGHES!**

**FROM:  
HOUSTON, TX**

Sean Pan was involved in an accident on December 14, 2022, in his 2022 Alfa Romeo Giulia, right before his wife was about to give birth to their first child. State Farm gave him a list of their preferred body shops, and he called each one to ask if they had the qualifications to work on his vehicle. He researched certified repair shops in his area that were qualified to repair his vehicle and found a shop that was not on the preferred list. After Sean took it to the body shop of his choosing, the repair shop -- which was the only shop in his area qualified to fix his vehicle -- quoted that the repairs would cost \$15,481.18. State Farm, who Sean has been with for nearly 10 years, would only pay \$13,966.91. Sean got his car repaired at his body shop and tried to work with State Farm to get to a resolution on the right cost to repair. Because State Farm does not have the right to a fair auto insurance appraisal for repairs in Texas policies, he had no choice but to pay the difference, which amounted to over \$2,000 including his deductible.

**Without the right to a  
fair auto appraisal,  
Texans will have to  
pay thousands of  
dollars out of pocket to  
have their cars  
repaired safely.**



**TEXANS NEED #FAIRAPPRAISAL AND #SAFEREPAIRS.**

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**TEXAS WATCH**

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