**Family Practice Center**

501 N. Ware Rd.

McAllen, Texas 7501

(956) 668-0044

April 24, 2015

The Honorable Charles Perry

Texas Senate

P.O. Box 12068

Austin. TX 78711-2068

Via facsimile 512/463-2424 and regular mail

The Honorable John Frullo

Texas House of Representatives

P.O. Box 2910

Austin. TX 78768-2910

Via facsimile 512/463-0072 and regular mail

Re: SB 1628 and HB 3646

Dear Senator Perry and Representative Frullo:

I am Dr. Manuel Sanchez, owner of the Family Practice Center, which was seriously damaged during the hail storm on March 29th, 2012. I am writing to respectfully ask your consideration in opposing SB 1628 and HB 3646, If these bills were to pass, they would limit the badly-needed protections for policyholders like me. I would like to tell you of my problems dealing with my insurance company.

I want to notify you of the huge monetary loss that this caused my business over the past 3 years.

During the last ten years I have carried a property damage coverage policy with Farmers Insurance Group. Since then, additional entities have been involved in the process after mishandling the claim process and underpaying for the repairs, I was forced to involve my lawyers and started a litigation against them.

As a result of the almost two year dispute regarding the claim, I have been unable to complete proper repairs on my building. Every time it rains the building leaks and disrupts my business operation time and time again.  The ceiling tiles fall down and create a mess in the patient's waiting rooms.

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Now it has come to my attention that the insurance company is trying duck their obligation to settle their clams by attempting to use our Senate and House appointed public servants to help them pass bills and laws that will dismiss their obligations to comply and fulfill their contract with us. As you can see this seems to be a case of Big Corporate Businesses abusing the little guy again and again.

I have met my part of the contract by paying the fees for insurance protection for over 10 years, yet they have refuse to comply with their contractual obligation to fix my building and pay me for the damages.

As a resident of this state, a responsible tax-paying medical professional I am asking, no, imploring you to vote against any bill that will favor and facilitate Farmer's Insurance to forfeit their contractual obligation with me and other residents of this great State.

It is my understanding that if SB 1628 or HB 4636 where in the law, an insured in my position would have little or no recourse against the insurance company. Based on my difficulties getting these two claims paid, I respectfully suggest this is no time to weaken the rights of policyholders or to increase the power of insurance companies to avoid paying valid claims

I trust that you will make a wise decision and help the middle class consumers.

Respectfully,

Manuel J Sanchez M.D..