IN THE CIRCUIT COURT FOR WILLIAMSON COUNTY, TENNESSEE

PRICE'S COLLISION CENTER, LLC, In its own capacity and as Agent for Nicole Crosby,)	
Plaintiff,)	Case No. 2011 CV-639
ν,)	
PROGRESSIVE HAWAII INSURANCE CORPORATION,		

Defendant.

COMPLAINT1

Plaintiff Price's Collision Center, LLC, in its own capacity and as agent for Nicole Crosby, hereby files this Complaint against Defendant Progressive Hawaii Insurance Corporation and states as follows:

I. NATURE OF THIS ACTION

This is an action against Defendant Progressive Hawaii Insurance Corporation for breach of contract, violations of the Tennessee Consumer Protection Act, and tortious interference with existing and prospective business relationships.

II. PARTIES, JURISDICTION, AND VENUE

- 2. Plaintiff Price's Collision Center, LLC, is a Tennessee LLC with its principal place of business at 1676 Mallory Lane, Brentwood, Williamson County, Tennessee.
- 3. Nicole Crosby is a resident of Franklin, Tennessee. Ms Crosby assigned her rights in this litigation to Price's Collision Center, LLC on July 26, 2011.

EXHIBIT

Sage ID #: 5

This action is an appeal from a General Sessions case. In conjunction with that appeal, in April 2012, the Plaintiff served discovery on the Defendant. In response to that discovery, the Defendant moved for a more definite statement of the Plaintiff's claims in this case as only the General Sessions "Civil Warrant" had been filed. This Complaint is filed with the Court and served upon the Defendant pursuant to an agreement between Plaintiff and Defendant that Plaintiff would clarify the claims asserted in this litigation by July 30, 2012.

- 4. Defendant Progressive Hawaii Insurance Corp. ("Progressive") is an Ohio corporation doing business in Tennessee under the umbrella of the familiar "Progressive" brand of insurance companies.
- 5. This Court has subject matter jurisdiction over this case pursuant to Tenn. Code
 Ann. § 16-10-101.
 - 6. Venue is proper in this Court pursuant to Tenn. Code Ann. § 20-4-101.

FACTUAL BACKGROUND

- 7. On June 13, 2011, Nicole Crosby was involved in a car accident that resulted in darnages to her vehicle, a 2010 Honda Civic LX.
- 8. Ms. Crosby had a binding and valid collision insurance agreement with the Defendant.
- 9. Pursuant to their agreement, the Defendant was obligated to pay the costs of repairing Ms. Crosby's vehicle to its pre-accident (or "pre-loss") condition.
- 10. The insurance agreement between the Defendant and Ms. Crosby further allowed Ms. Crosby to choose the repair shop at which she would have her vehicle restored to pre-loss condition.
- 11. Ms. Crosby chose to have her vehicle repaired at Price's Collision Center (the Plaintiff's repair shop) in Brentwood, Tennessee.
- 12. On July 6, 2011, an agent of the Defendant evaluated the damage to Ms. Crosby's vehicle, prepared an initial, preliminary estimate and sent that estimate to the Plaintiff. This initial, preliminary report estimated that the total repair cost would be \$5,447.78.
- 13. Shortly thereafter, Ms. Crosby delivered her vehicle to the Plaintiff for repair.

 During the repair process, the Plaintiff's employees identified additional repairs not noted by the

Defendant's initial, preliminary report that were necessary to restore Ms. Crosby's vehicle to pre-loss condition.

- 14. After discovering these necessary repairs, the Plaintiff, through employee Rick Flores, sent a request to approve supplemental repairs to the Defendant, and the Plaintiff completed these additional necessary repairs.
- 15. Despite repeated requests, the Defendant has refused to pay for these additional repairs, valued at \$927.04.
- 16. Upon information and belief, the Defendant's refusal to pay for the supplemental repairs is part of a broader campaign waged against the Plaintiff's business. The Defendant recognizes that the Plaintiff's repair shop performs a thorough, quality job that guarantees that the vehicle is actually restored to pre-loss condition, and, as a result, the Plaintiff's shop may charge more than other repair shops.
- Upon information and belief, in an effort to damage the Plaintiff's business and ultimately drive the Plaintiff from the marketplace, the Defendant "steers" customers away from the Plaintiff's shop either by actively discouraging its customers from having repairs done at the Plaintiff's shop and/or by discouraging customers from returning to the Plaintiff's shop by refusing to pay for the total amount of the repair and leaving the customer ultimately responsible for the balance of the cost of the repair.
- 18. On July 26, 2011, Ms. Crosby assigned her rights against the Defendant in this matter to the Plaintiff.
 - 19. On August 15, 2011, the Plaintiff instituted this action in General Sessions Court.
- 20. After judgment was entered against the Plaintiff in General Sessions Court, the Plaintiff appealed this matter on November 14, 2011.

CLAIMS AGAINST PROGRESSIVE

BREACH OF CONTRACT (COUNT I)

- 21. Plaintiff incorporates the allegations in the paragraphs 1-20 above as if fully restated.
- 22. Between the Defendant and Ms. Crosby there was a binding agreement for insurance coverage providing that, in exchange for insurance premium payments, the Defendant would, among other things, pay for all reasonable repairs to Ms. Crosby's vehicle necessary to restore the vehicle to its "pre-loss" condition following an accident. Ms. Crosby has assigned her rights under that insurance coverage agreement to the Plaintiff.
- 23. The supplemental repairs identified by the Plaintiff were reasonable and necessary to restore the vehicle to its pre-loss condition.
- 24. Without excuse or justification, the Defendant has refused to pay for the additional repairs, forcing the Plaintiff to institute this litigation to recover the uncompensated amount.
- 25. The Defendant has breached its insurance agreement with Ms. Crosby and is liable to the Plaintiff for the damages resulting from that breach.

VIOLATIONS OF THE TENNESSEE CONSUMER PROTECTION ACT (TCPA) (COUNT II)

26. Plaintiff incorporates the allegations in the paragraphs 1-25 above as if fully restated.

- 27. The Defendant disfavors the Plaintiff because the professional, thorough and exhaustive job that the Plaintiff performs on the vehicles owned by the Defendant's insured sometimes results in more expensive repairs and more costs to the Defendant than if the repairs were performed by another shop.
- 28. The Defendant therefore engages in conduct designed to discourage individuals from choosing the Plaintiff's repair shop, even though the insurance contracts at issue, including the one in place in this matter, entitle the insured to go to the repair shop of the insured's choosing.
- 29. Upon information and belief, in an effort to discourage its insured from using the Plaintiff's repair shop, the Defendant engages in various tactics to achieve that result, including "steering" customers from the Plaintiff's shop, discrediting the Plaintiff's shop, and/or refusing to pay for legitimate and necessary repairs performed by the Plaintiff. Full discovery will be necessary to reveal the scope of the Defendant's misconduct in this matter.
- 30. These practices, which discourage the insured from selecting the repair shop of her choosing and damage the Plaintiff's business and reputation, are unfair and deceptive practices in trade and commerce because they are designed to mislead reasonable customers into thinking, contrary to fact, that the Plaintiff's repair shop overcharges customers and does not provide a good value. These practices also deceive the Defendant's insured, including Ms. Crosby, as to their rights under the relevant insurance agreements. These practices deceive both the Plaintiff and its customers, including Ms. Crosby.
- 31. The Plaintiff's TCPA claim arises under T.C.A. § 47-18-104(b)(27)(2011), which broadly directs that any unfair or "deceptive" act in trade or commerce is actionable under the

TCPA.² As fully explained herein, the Defendant's conduct, which is directed at driving the Plaintiff from the marketplace and forcing its insured to select less competent car repair facilities, is unfair and deceptive in a myriad of ways, including:

- (a) Through subtle or direct pressure, the Defendant actively encourages or "steers" its insured away from the Plaintiff's shop, despite the fact that the insured are entitled under their policies to choose the shop of their choice. Upon information and belief, these pressures include "warning" customers that repairs at the Plaintiff's shop may not be paid for, thereby suggesting that an insured who wishes to go to the Plaintiff's shop should go somewhere else;
- (b) For those insured not dissuaded by the Defendant's tactics, the Defendant refuses to pay for legitimate, covered repairs simply because they were performed by the Plaintiff's shop; here, for instance, the Defendant has refused to pay for \$927.04 in legitimate repairs to Ms. Crosby's vehicle as part of its efforts to drive the Plaintiff from the marketplace and for its insured to select less competent car repair facilities;
- (c) Upon information and belief, after not paying for a covered repair, the Defendant continues to discredit the Plaintiff's shop by telling the insured that the repair performed was not reasonable and necessary, when, in fact, it was.

The TCPA was amended in October 2011, to make this provision enforceable only by the Tennessee Attorney General. This matter was filed in August 2011, and this amendment is not retroactive, meaning that the version of the TCPA that broadly prohibits any unfair or deceptive act or practice in trade or commerce is applicable to this case. See Asemoto v Suntrust Mortg., 2012 U.S. Dist. LEXIS 83744, 35-36 (W.D. Tenn. June 18, 2012) (discussing Section 104(b)(27) and stating that the "amendment took effect on October 1, 2011, and the Public Act did not indicate that it should be applied retroactively.... Therefore, the Court finds the controlling version of the TCPA to be the version in effect when Plaintiff filed suit in September of 2011.") To the extent that Section 104(b)(27) were to be found inapplicable to this case, other provisions of the TCPA may still apply, including the prohibition on "[d]isparaging the goods, services or business of another by false or misleading representations of fact" contained in Section 104(b)(8). Again, discovery will be necessary to uncover the scope of the Defendant's campaign against the Plaintiff's shop.

- 32. In addition to violating T.C.A. § 47-18-104(b)(27)(2011), numerous other provisions of the TCPA are implicated by the Defendant's conduct in this matter, and Plaintiff anticipates that discovery will confirm that the Defendant has violated other provisions of the T.C.P.A., including T.C.A. § 47-18-104(b)(2), (3), (5), (7), (8), (9), (11), (12), (15).
- 33. The Plaintiff and Ms. Crosby suffered an ascertainable loss as the result of the Defendant's conduct, as, among other things, the Defendant has failed to pay the full amount owed on the repair bill based on its business practice of actively discouraging customers from going to the Plaintiff's repair shop. Discovery in this matter may reveal additional misconduct and additional losses.
- 34. These violations of the Tennessee Consumer Protection Act entitle Plaintiff to attorney's fees and costs pursuant to T.C.A. § 47-18-109(e)(1).. Further, these violations were willful or knowing and thus entitle the Plaintiff to treble damages pursuant to T.C.A. § 47-18-109(a)(3).

TORTIOUS INTERFERENCE WITH BUSINESS RELATIONSHIPS (COUNT III)

- 35. Plaintiff incorporates the allegations in the paragraphs 1-34 above as if fully restated.
- 36. The Plaintiff and its customers, including Ms. Crosby, have an existing business relationship and, as future car repairs are concerned, a business relationship that is "prospective" as well.
- 37. The Defendant is acutely aware of these relationships, as, not infrequently, the Defendant's insured seek to become customers of the Plaintiff following a car accident.
- 38. Upon information and belief, the Defendant has actively sought to cause the termination of the existing or prospective relationship between the Plaintiff and its customers,

including Ms. Crosby, by discouraging its insured from having their cars repaired at the Plaintiff's shop because the thorough and professional work performed by the Plaintiff may result in costs that are higher than the Defendant wishes to pay.

- 39. This active discouragement involves assorted improper means and is driven by the improper motive of damaging the Plaintiff's business and driving the Plaintiff from the marketplace. Upon information and belief, these means include "steering" clients away from the Plaintiff's shop, publicly and privately discrediting the Plaintiff's shop, and/or refusing to pay the full amount of the repairs for work done by the Plaintiff's shop, as occurred in this case.
- 40. This interference with the Plaintiff's existing and prospective business relationships damages both the Plaintiff and its customers, such as Ms. Crosby. That is, insured individuals will be less likely to visit or return to the Plaintiff's shop because of the hassles and additional costs created by the Defendant's practices, injuring the Plaintiff. The Plaintiff's customers, as in this case, are left personally responsible for a bill that the insurance company was obligated to pay and, upon information and belief, ultimately experience additional car repairs and costs as the result of being "steered" into less quality car repairs services.
- 41. The Defendant's conduct in discouraging insured individuals from using the Plaintiff's shop through a variety of improper means (and driven by improper motives) is intentional, fraudulent, reckless, and malicious and entitles the Plaintiff to punitive damages.

WHEREFORE, PREMISES CONSIDERED, Plaintiff respectfully requests the following:

1. That Plaintiff be awarded a judgment against Defendant in an amount sufficient to compensate it for the damages it has suffered. Specifically, the Plaintiff now pleads that the damages in this case exceed the jurisdictional limits (\$24,999) of the General Sessions

Court, and the Plaintiff hereby explicitly amends its demand to seek an amount in excess of those jurisdictional limits, to be proved during the course of these proceedings and/or at trial.

- 2. That Plaintiff be awarded treble damages and attorney's fees pursuant to the Tennessee Consumer Protection Act.
- 3. That Plaintiff be awarded punitive damages as a result of Defendant's intentional, fraudulent, reckless, and malicious conduct.
 - 4. That pre-judgment and post-judgment interest be awarded to Plaintiff.
- 5. That Plaintiff receive such further and other general relief to which it may be entitled, including but not limited to its costs and attorney's fees.

Respectfully submitted,

NEAL & HARWELL, PLC

Rv

William T. Ramsey, No. 9245 Robert A. Peal, No. 25629 Andrew A. Warth, No. 27606

150 Fourth Avenue North, Suite 2000

Nashville, Tennessee 37219 Phone: (615) 244-1713

Fax: (615) 726-0573

Donald R. Barrett, Jr., Esq., No. 11400 SIDWELL, BARRETT & WELCH, P.C.

121 First Avenue South, Suite 200

Franklin, TN 37064 Phone: (615) 790-8868

Attorneys for Price's Collision Center, LLC Agent for Nicole Crosby

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served via U.S.

Mail and fax, postage prepaid to:

John Thomas Feeney
Feeney & Murray, P.C.
424 Church Street, Suite 2230
P.O. Box 198685
Nashville, TN 37219
FAX: 615-242-7111

This the 27th day of July, 2012.

{Legal/12376/17443/00993742.DOCX-3}

CIVIL WARRANT

WILLIAMSON COUNTY, TENNESSEE

Court of General Sessions

HOCKET # 201 - (V-2425	Re	set(log.(1)	
Price's Collison Center as	CU	set for, (1)	
gent for Nicole Crosby			
PLAINDFF Donald R. Barrett Jr 121 First ave, Franklin, TN			
PLF's ATTORNEY (Address & Phone #)		- OFFICER RETUR	<u>'N</u> -
615-790-8868		Received by undersigned office on and served on all named Defendants by re	ading same to them and
vs.		leaving a copy with them or by:	_
Progressive Hawaii Insurance Co	orp		
DEFENDANT TINSUTANCE COMMISSIONER SERVICE OF PROCESS			
ADORESS 500. James Robertson Parkway Nashville, TN 3/243		Date:,	20
	;	Ву:	
DEFENDANT	RECEIVE	Sheriff/ Deputy Sheriff (Co.) / Constable /
ADDRESS	MIG 15 201		
	GENERAL SESS	IONS	
Summon each Defendant to appear before		neral sessions court of this county of to answer in a civil action brought by	
		o pay for repairs to vehic	
in the amount of	927.04		•
Plus Costs and F	ees		
		under \$25,000	<u>.00</u>
assued Aug 15 , 2d]	By: Cla	Debbie McMyllan Barrett, Clerk	rk
	JUDGMENT	ORDER]
Judgment foragainst		for \$plus intere	st at the rate of%
and cost of sult, for which execution may iss	iue.	1	
Judgment entered by: Default Ag	reement 🔲 Trial	Confessed	
Dismissed: Without Prejudice V	fith Prejudice		
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Defendant(s)	In Court	and admitted to jurisdiction of Court.	
This the day of	, 20		
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If you have a disability &	, Judg	#, MIV.	
require assistance, please			
Call 615-790-5428			

TO THE DEFENDANT(S):				
Tennessee law provides a satisfy a judgment. If a judgment file a written list, under oath, of the and may be changed by you there effective as to any execution or gand do not need to be listed; these other receptacles necessary to contems be seized you would have the may wish to seek the counsel of a lawyer.	ne items you wish to claim as exert eafter as necessary; however, unle armishment issued prior to the filing e include items of necessary weal ontain such apparel; family portrai	this action and you winpt with the clerk of the sit is filed before the gotten of the list. Certain ring apparel (clothing) ts, the family Bible, a	ish to claim property as the court. The list may e judgment becomes fit items are automatically for yourself and your fi nd school books. Shou	exempt, you mus be filed at any tim nal, it will not be y exempt by law amily and trunks o ld any of these
	AFFIDAVIT			
	Milovali			
To the best of my informa defendant(s) is/are not a member	ition and belief, after investigation of a military service.	of defendant's emplo	yment, I hereby make	affidavit that the
Attorney for the Plaintiff or Plainti		•	•	
Attorney to the Plantin of Planti		•		•
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Notary Public				
My Comm. Exp.:				
	· · · · · · · · · · · · · · · · · · ·			
	ORDER			
From which judgment the	prayed an appeal to the Circ	uit Court on		*
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			nc	

NOTICE

Subrogation Agreement

The undersigned hereby grants and conveys to Prices Collision Centers, LLC all of our right title and interest to pursue claims against Progressive Insurance Company under our Automobile Insurance Policy for failure to pay the required amounts under our policy.

This gives Prices Collision Centers the right to institute and bring litigation in our name and on our behalf to collect any and all amounts due under the policy.

We further assign to Prices Collision Centers any and all amounts recovered as a result of the actions taken pursuant hereto.

Witness our hands this 4 day of July,

Nicole Crosby

Witness my hand and seal this 26 day of 4 ..., 2011

Notary Public

My Commission Expires:

19pr 28, 2015

STATE
OF
TENNESSEE
NOTARY
PUBLIC
MY COMMISSION EXPIRES:
April 28, 2015





IN THE CIRCUIT COURT OF WILLIAMSON COUNTY, TENNESSEE PH 3: 53

PLAINTIFF For Necola Clashy
VS. DOCKET Zon Cy 2425
Plagessies thomasi Insurance Copp DEFENDANT
NOTICE OF APPEAL
Comes now the Plant FF and hereby appeals to
the Circuit Court from the Judgment entered against him/her in the General Sessions
Court on 11/14/2011.
Respectfully submitted,
CERTIFICATE OF SERVICE
I hereby certify that a copy of the foregoing Notice of Appeal has been forwarded to

IN THE CIRCUIT COURT OF WILLIAMSON COUNTY, TENNESSEE

PRICE'S COLLISION CENTER,	FILED
Agent for Nicole Crosby,	DEC - 9 2011
Plaintiff,	Debbie McMillan Barrett Circuit Court
vs.) Docket No. 2011 CV-639
PROGRESSIVE HAWAII INSURANCE,)))
Defendant.	j · · · · · · · · · · · · · · · · · · ·

MOTION FOR WAIVER OF LOCAL RULE 8.01

Comes the Defendant, through counsel, and in light of Local Rule 8.01 which directs the Clerk of this Court to automatically set this General Sessions appeal for trial, now requests the case not be set pending completion of appropriate written discovery. The Defendant anticipates this case can be set by agreement of counsel upon completion of proper discovery.

Respectfully submitted,

FEENEY & MURRAY, PC

John Thomas Feeney

BPRN 11482

P. O. Box 198685

Nashville, Tennessee 37219-8685

Reserve A 1 Names Serve

(615) 242-3700

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing has been forwarded via U.S. mail, postage prepaid to:

Donald R. Barrett, Jr., Esq. 121 First Avenue Suite 200 Franklin, Tennessee 37064

This the 8th day of December, 2011.

John Thomas Feeney

IN THE CIRCUIT COURT OF WILLIAMSON COUNTY, TENNESSEE

PRICE'S COLLISION CENTER,) FILED
Agent for Nicole Crosby,	MAY 1 8 2012
Plaintiff,	Debbie McMillan Barrett Circuit Court
vs.	Docket No. 2011 CV-639
PROGRESSIVE HAWAII INSURANCE,)
Defendant.)

MOTION FOR MORE DEFINITE STATEMENT

Comes the Defendant, through counsel, and moves the Court to require Plaintiff to provide a more definite statement pursuant to Rule 12.05 of the Tennessee Rules of Civil Procedure.

This matter stems from the appeal of a General Sessions case. The General Sessions Civil Warrant alleged that Defendant breached its contract with Plaintiff by failing to pay for repairs to Nicole Crosby's vehicle in the amount of \$927.04.

As grounds for this Motion, Defendant would show that Plaintiff's written discovery requests are very broad and appear to involve issues well outside the scope of this matter as raised in the General Sessions Civil Warrant. ¹ However, due to the lack of detail required in the Civil Warrant, Defendant's ability to determine the scope of its discovery response obligation is hindered. It is further expected that affirmative defenses that are properly raised in an Answer may apply to this case. As such, Defendant anticipates the filing of a more detailed statement by Plaintiff, (a

Examples of the Plaintiff's discovery requests include:

Interrogatory 12: Please identify any and all communication between you an any other third party concerning the quality, workmanship, performance, and/or value of the work performed by Price's Collision Centers, LLC;

Interrogatory 13: Please identify any internal communications regarding Price's Collision Centers, LLC.

Interrogatory 14: Please identify any communications between you and another insurance company concerning the quality, workmanship, performance, and/or value of the work performed by Price's Collision Center.

Interrogatory 15: Please identify any communications concerning your "preferred" shops in Tennessee for the repair of the vehicle of your insureds.

Complaint) will allow Defendant to file a proper Answer and join issue if appropriate. These pleadings will allow this matter to proceed as a typical Circuit Court matter.

WHEREFORE, Defendant specifically requests that Plaintiff provide specific allegations involving this matter, thereby allowing Defendant to Answer and determine appropriate limits on its discovery responses. In support of this Motion, Defendant relies on the General Sessions Civil Warrant filed in this matter and Rule 12.05 of the Tennessee Rules of Civil Procedure.

Respectfully submitted,

FEENEY & MURRAY, PC

John Thomas Feeney

Attorney for Defendant

BPRN 11482

P. O. Box 198685

Nashville, Tennessee 37219-8685

(615) 242-3700

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing has been forwarded via U.S. mail, postage prepaid to:

Donald R. Barrett, Jr., Esq. 121 First Avenue Suite 200 Franklin, Tennessee 37064

This the 17^{th} day of May, 2012.

John Thomas Feeney

my find circoin court of wild	IMMISON COUNTY, TENNESSEE
PRICE'S COLLISION CENTER, Agent for Nicole Crosby,	FILED MAY 2 3 2012
Plaintiff,	Debbie McMillan Barre Circuit Court
vs.) Docket No. 2011 CV-639
PROGRESSIVE HAWAII INSURANCE,)
Defendant.	

IN THE CIRCUIT COURT OF WILLIAMSON COUNTY TENNIESCEE

NOTICE OF RE-SETTING MOTION

Comes the Defendant, Progressive Hawaii Insurance, and provide this Notice that the currently pending Motion for More Definite Statement previously set on June 11, 2012, should be re-scheduled for hearing June 18, 2012 at 9:00 a.m.

Respectfully submitted,

FEENEY & MURRAY, PC

John Thomas Feeney

Attorney for Defendant

BPRN 11482

P. O. Box 198685

Nashville, Tennessee 37219-8685

(615) 242-3700

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing has been forwarded via U.S. mail, postage prepaid to:

Donald R. Barrett, Jr., Esq. 121 First Avenue Suite 200 Franklin, Tennessee 37064

This the 22nd day of May, 2012.

John Thomas Feeney

IN THE CIRCUIT COURT FOR WILLIAMSON COUNTY, TENNESSEE

PRICE'S COLLISION CENTER, LLC, Agent for Nicole Crosby)
Plaintiff,))) Case No. 2011 CV-639
v.) case No. 2011 C v -039
PROGRESSIVE HAWAII INSURANCE)
Defendant.)

NOTICE OF APPEARANCE

Please take notice that William T. Ramsey, Andrew A. Warth, and Robert A. Peal of Neal & Harwell, PLC hereby enter their appearance as counsel of record for Plaintiff, Price's Collision Center, LLC, Agent for Nicole Crosby in this matter.

Respectfully submitted,

NEAL & HARWELL, PLC

Bv:

William Y. Ramsey, No. 9245 Andrew A. Warth, No. 27606 Robert A. Peal, No. 25629

150 Fourth Avenue North, Suite 2000

Nashville, Tennessee 37219

Phone: (615) 244-1713 Fax: (615) 726-0573

Donald R. Barrett, Jr., Esq., No. 11400

SIDWELL, BARRETT & WELCH, P.C.

121 First Avenue South, Suite 200

Franklin, TN 37064 Phone: (615) 790-8868

Attorneys for Price's Collision Center, LLC Agent for Nicole Crosby

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing has been served via U.S.

Mail, postage prepaid to:

John Thomas Feeney Feeney & Murray, P.C. 424 Church Street, Suite 2230 P.O. Box 198685 Nashville, TN 37219

This the _____ day of June, 2012.